THE SPECTATOR:

AN AMERICAN REVIEW OF INSURANCE.

VOLS. XVI. AND XVII.

OCT 16 1919

NEW YORK; CHICAGO.
THE SPECTATOR COMPANY, PUBLISHERS.
1876.

ENTERED, according to act of Congress, in the year 1876, by
THE SPECTATOR COMPANY,
In the office of the Librarian of Congress, at Washington.

THE SPECTATOR COMPANY,
PRINTERS,
No. 16 Dey Street, New York.

ENTERED, according to act of Congress, in the year 1876, by
THE SPECTATOR COMPANY,
In the office of the Librarian of Congress, at Washington.

THE SPECTATOR COMPANY,
PRINTERS,
No. 16 Dey Street, New York.

Index to Volumes XVI. and XVII.

A FALSE Guide, 543
New Departure for Life Insurance Solicitors, 305
Abbot, President, Boston, visits New York, 317
Abromet & McCoy, Indianapolis, Dissolved, 211
Absolute Title, What is not, 377
Acadia Fire Insurance Company, Halifax, declares Dividend, 430
Accident Insurance, Amusing Losses, 418
Accumulation, The Co-efficient of, 211
Adams *vs.* Pittsburg Insurance Company, 39
Adams, Charles Francis, Jr., Recommends Arbitration Board, 41
Adams Fire and Marine Insurance Company, West Virginia, not good, 542.
Adjusters, I. B. Bennett & Co., Chicago, 154
Adjusting, Doubtful Practices in St. Louis, 419
Adjustments, 459
Advance *vs.* United States Life Insurance Company, 208
Advisory Committee of the National Board, 332
Ætna Fire Insurance Company, *vs.* Holloway & Steele, 211
Ætna Fire Insurance Company, Todd *vs.*, 98*a*
Ætna Fire Insurance Company, Value of HousePlate, 199
Ætna Fire Insurance Company, Hartford, Contemplates Agencies in Europe, 367
Ætna Fire Insurance Company, Hartford, Declares Dividend, 417, 591
Ætna Fire Insurance Company, Hartford, elects Judge Shipman Director, 379
Ætna Fire Insurance Company, Hartford, Massachusetts' Agents, 366
Ætna Fire Insurance Company, Hartford, Milwaukee Agency, 541
Ætna Fire Insurance Company, Hartford, Prospects of, 93
Ætna Fire Insurance Company, Hartford, Rumor of Retirement from National Board, 30
Ætna Fire Insurance Company, New York, Dividend Illegal, 146, 546
Ætna Life Insurance Company *vs* France, 207
Ætna Life Insurance Company, Martin *et al.*, *vs.*, 99*a*
Ætna Life Insurance Company, Hartford, Annual Election, 431
Ætna Life Insurance Company, Hartford, Policy Payments, ments, 211, 274, 554.
Ætna Life Insurance Company, Hartford, New York Agent, 636*a*
Ætna Life Insurance Company, Hartford, Pays License in New Orleans, 276*a*
Ætna Life Insurance Company, Hartford, Property of, 93
Ætna Life Insurance Company, Hartford, Publishes Death Payments, 153
Agency Business, A Large, 368
Agent, An Intelligent, 604
Agent has no Right to Alter Blanks, 271, 549
Agent who Deserved what He Got, 35
Agent, When Assurances of, Regarded as Ratified, 154*a*
Agents, Company not Liable for Bills for Advertising made by, 208
Agents Board of Underwriters, Mobile, Elects Officers, 431
Agents Cannot Verbally Insure, 661
Agents' Commissions Should be Reduced, 515, 582, 638
Agents, Life Insurance, Commissions too High, 84
Agents not Liable for Payments of Drafts given to Pay Losses, 28
Agents, Powers of, to Bind Companies, 151, 154*a*, 271, 605
Agents' Remittances, 642
Agnew, Alexander, Chicago, 556
Agreement, Reformation of Policy to Conform to, 38
Agricultural Insurance Company, Bowman *vs.* 154*a*
Agricultural Insurance Company of Ottawa, Restrained, 41
Agricultural Insurance Company, Watertown, Chicago Agency, 273
Agricultural Insurance Company Watertown, Purchases building in Chicago, 328
Alabama Gold Life Insurance Company, 211, 556
Alabama Patrons of Husbandry, 32
Albany Fire Commissioners, Report of, 655, 657
Albany Fire Department, 657
Albany, Fires in, 659*a*
Albany Letter, 87, 141, 200, 271*a*, 318
Albany Protective Association, 657
Alcohol, What Constitutes Habit of Drinking, 423
Alexander *vs.* Germania Insurance Company, 271
Alexander, John T., Death of, Large Insurance, 484
Alfriend, Thomas M. & Son, Richmond, 484
Allegheny Insurance Company of Pittsburgh, Paying up Capital, 483
Allemannia Fire Insurance Company, Agency Management, 659*a*
Allemannia Fire Insurance Company, Winans *vs.*, 154*a*
Allemannia Fire Insurance Company, St. Louis Agency, 320
Alliance, Fire Insurance Company, Boston, Western Department, 273
Alliance Fire Insurance Company, New York, Name Forbidden by Superintendent Chapman, 95
Alliance Life Assurance Society, Kansas, Appoint Secretary, 273
Alliger, E., Elected Secretary National Board, 211
Alliger, R. D., goes to Europe, 379
Alliger Brothers Open Uptown Office, 660*a*
Alterations in Building, Vitiate Policy, 647
Amalgamated Companies, Warning to Policyholders in, 370
Amalgamation, 586
Amalgamation, A Blow at, 369, 422
Amalgamation, Legislation Resulting from, 422
Amalgamation—Litigation in Reference to in Connecticut, 424
Amalgamation Pronounced Illegal, 372
Amalgamation Proposed, 281*a*
Amalgamation—St. Louis Mutual Life—Question of Assignee of Policy and Answer Thereto, 475
Amalgamation in Europe, 31
Amalgamation in St. Louis, 301
Amalgamation Suits Against St. Louis Life Insurance Company, 555
Amalgamation, Substitute for, 129
Amalgamation Under Sanction of Law, 405
Amazon Fire Insurance Company, of Cincinnati, New Secretary of, 552
Amazon Fire Insurance Company, Cincinnati, New York Agency, 606*a*
Amazon Fire Insurance Company, Cincinnati, New York and New England Agency, 211
Amazon Fire Insurance Company, Cincinnati, Re-insures Peoples Insurance Company of Memphis, 430
Amazon Fire Insurance Company, Cincinnati, Secretary West Resigns, 430
American Central Fire Insurance Company, St. Louis, *vs.* McCann, 271
American Central Fire Insurance Company, St. Louis, Indiana Agent, 380
American Central Fire Insurance Company, St. Louis, Letter from Secretary, 139
American Central Fire Insurance Company, St. Louis, Withdrawn Southern Agencies, 379
American Exchange and Review to be Changed, 656
American Exchange Fire Insurance Company, Death of President, 379
American Fire Insurance Company, Boston, Dividend, 148
American Fire Insurance Company, Chicago, and Commissioner Row, 280*a*, 326, 327, 376, 427
American Fire Insurance Company, Chicago, Annual Statement, 97
American Fire Insurance Company, Chicago, Certificates Revoked in Michigan and Iowa, 146
American Fire Insurance Company, Chicago, Character of its Assets, 371
American Fire Insurance Company, Chicago, Re-instated, 202*a*
American Fire Insurance Company, Philadelphia, Chicago Agency, 606*a*
American Fire Insurance Company, St. Louis, Contemplates Re-organization, 328
American Insurance Company *vs* Gallagher, 209
American Insurance Company *vs.* Padfield, 99*a*
American National Life and Trust Company, New Haven, 35, 97, 371
American Popular Life Insurance Company, Philadelphia Agent, 273
American Tontine Life Insurance Company, 624
American Underwriters Association of Philadelphia, Inquiry About, 203
Ames, James B., Elected President, 379
Amicable Mutual Life Insurance Company, 624
Amsterdam, Large Fire, 556
Anchor Insurance Company, Wheeling, 376
Anchor Marine Insurance Company, Canada, Toronto Agents, 379
Anderson, John D., Elected Secretary, 211
Anderson, John J., Appointed Receiver, 623
Anderson & Stanton, New York, 555
Andes Insurance Company, Walters *vs.*, 154*a*
Andrews, C. C., Report from Sweden and Norway, 328
Angle *vs.* Northwestern Mutual Life Insurance Co., 271, 549
Answers—Untrue Void Policy, 151.
Appleby, Charles E., Elected President, 430
Application for Insurance, What Constitutes, 660
Application Need not be Signed Personally, 208
Arbitration Board Recommended, 41
Arbitration, When Award by Binding, 371
Arctic Fire Insurance Company, Bad Management, 152*a*
Arctic Fire Insurance Company, Parker *vs.*, 38
Armenia Insurance Company, St. Louis Agency, 430
Armstrong, Frank, Refuses to Join Local Board, 142
Arrott, William, Philadelphia, 473
Arrott, William, on Philadelphia Letter, 42
Arnott & Lockhart, Pittsburgh, Dissolved, 555
Arson, Man Hanged for, in Richmond, 545
Asbury Life Insurance Company, 624
Asbury Life Insurance Company, Attempt to Swindle the, 211
Asbury Life Insurance Company, Bill for Receiver to Take Securities, 142
Ashworth & Hammond, Chicago, 212
Assets of Fire Companies, 264
Assets of Fire Companies, Rejected, 240
Assignment of Policy, Good to Assignee, 99*a*
Assignment of Policy, When Must be Made, 209
Assignment of Wife's Policy, Judge Palmer on, 325
Atherton, Samuel G, Elected to Legislature, 647
Atkinson *vs.* Great Western Insurance Company, 38
Atlanta Fire Insurance Company Suspended, 473
Atlanta Letter, 473
Atlantic and Pacific Insurance Company, Chicago, Receiver's Report, 284*a*
Atlantic and Pacific Insurance Company, Chicago, Uncertainty about, 604
Atlantic Mutual Life Insurance Company, Canada, Agent Evans Wanted, 375
Atlantic Mutual Life Insurance Company, New York Office, 327
Atlantic Mutual Life Insurance Company's Report, 211
Atlas Assurance Guarantee Company Organized, 550
Atlas Fire Insurance Company, Hartford, Chicago Agency, 554
Atlas Fire Insurance Company, Hartford, Dividend, 417
Atlas Fire Insurance Company, Hartford, Elects Director, 430
Atlas Fire Insurance Company, Hartford, Investigating Itself, 328
Atlas Fire Insurance Company, Hartford, Toledo Agency, 484
Atlas Fire Insurance Company, Hartford, Western Department, 273
Atlas Insurance Company, New Orleans, Proceedings against it Irregular, 203
Atwood, A. N., President of a Delaware Wildcat, 545
Augusta, Georgia, Tax Confirmed by Supreme Court, 659*a*
Aurora Insurance Company, Cincinnati, Chicago Agency, 483
Avon Marine Insurance Company, Windsor, N. S., Large Dividends, 430

BACON & Eoff, St. Louis, 420
Bailey, J. G., Tennessee, 542
Balch, President, Boston, Recovering, 473
Baldwin, Henry W., Good Work, 211, 379
Ballard, O. W., Chicago, 607
Baltimore, Explosion of Oil Works, 554
Baltimore Fire Alarm Telegraph, 606*a*
Baltimore Letter, 273*a*
Baltimore, Serious Fires in, 273, 273*a*
Bangor Insurance Company, St. Louis Agency, 659*a*
Bangor Insurance Company, Western Agents, 95, 212
Bangor Marine Board of Underwriters Elects Officers, 327
Bangs, James H., Suspected Suicide of, 95*a*
Barlow, J. E., Elected Acting Secretary, 273
Barnes, William, Not Nominated for Governor, 556
Barratry, What Constitutes in Marine Insurance, 38
Barrett & Kellogg, Chicago, 379
Barry *vs.* Equitable Life Assurance Society, 98*a*
Barry & Cathcart, Baltimore, 153
Bartlett, Wm. H. & Co., Dismissed from Boston Underwriters Union, 86
Baseball, Tournament by Underwriters in Boston, 317
Bassett, George P., Cincinnati, 659*a*
Bates, A. C., Rutland, Vt., Incendiary, 373
Batterson, President, Experience with Paris Police, 471
Bauer, John F., Widow of, Refuses to Have Stomach of Deceased Husband Examined, 153
Bay Psalm Book, 590
Bayley & Pond *vs.* Merchants Insurance Company, New Orleans, 30, 89
Bean, Aaron H., Boston, Recommended for Fire Commissioner, 472
Beattie, John H., Elected Secretary, 552
Beattie, John H., New York, 41
Beatty & Littlejohn, 142
Beck & Bolte *vs.* Clay Fire and Marine Insurance Company, 377
Beckwith, J R. & Co., Chicago, 484
Bedford *vs.* Lycoming Fire Insurance Company 661
Beecher, Laban S., Oshkosh, Death of, 606*a*
Belden & Co., Milwaukee, 202
Belden & Co., Milwaukee, Dissolved, 441
Bell, Dr. A. N., Reads Paper Before American Health Association, 656
Ben Franklin Life Insurance Company, 624
Bennett, E. A., Auditor Impeached and Acquitted, 153
Bennett, J. B. & Co., Adjusters, Chicago, 154, 379, 484
Bennett, M. Jr., Address of, Chicago, 599
Bennett, M. Jr., Fine Horses, 556
Bennington Outrages, Arrest of Perpetrators, 601
Bently & McFarland, St. Louis, 420
Benwood Nail Factory, Wheeling, Burned, 273
Berg, Samuel, Philadelphia, Convicted of Arson, 473
Bergman *vs.* St. Louis Life Insurance Company, 605
Berkeley & Brown, Raleigh, N. C., 274
Berkshire Life Insurance Company, Chicago Agency, 273
Berkshire Life Insurance Company Elects Officers, 153
Berkshire Life Insurance Company, Sudden Death of Policyholder, 153
Bernales, M. Albo, Visits America, 430, 484
Berry, F. H., Canada, 430
Biddle & Eno, Wilkesbarre, 483
Bigelow *vs.* State Mutual Life, Worcester, 316
Bigelow, C. H., Elected President, 428
Bigelow, C. H., Secretary, 153
Bigelow, Coit & Peck, New York, 484
Bills & Bacon, Peoria, 202

115000

Bird *vs.* Penn Mutual Life Insurance Company, 209
Bismark Bund *vs.* Teutonia Life Insurance Company, 151
Black River Insurance Company Gains a Suit, 39
Blackman, A. M., Killed, Insured in Travelers, 555
Blair, F. P., Insurance Paid, 153
Blaney, Thomas W., Chicago, 328
Blaney, Walter Braton, Married, 317
Bloomberg Brothers, Paterson, Admitted to Bail, 660*a*
Blossom *vs.* Lycoming Fire Insurance Company, 209
Blossom, H. M. & Co., St. Louis, 320
Blow at Amalgamations, 369
Blowing up Buildings, Suit in Reference to, in Boston, 548
Blumenberg, Leopold, Death of, 485
Board Agents, Trouble of, in Cleveland, 197
Bohl, Henry, Elected to Legislature, 139
Bohl, Henry, Introduces Bill in Ohio Legislature, 95
Bolle, C. F., Indicted for Stealing, 95
Bonsall, W. H., Cincinnati, 41
Boogher, David R., Convicted of Libel in St. Louis, 41, 207
Book Manufacturers Mutual Insurance Company, Boston, Begins Business, 554
Boone, Levi D., Chicago, resigned, 606*a*
Boot and Shoe Manufacturers Mutual Insurance Company, Boston, Begins Business, 418
Boston Agencies, Changes in, 270
Boston Building Law, 284*a*
Boston Committee for Centennial Celebration, 269
Boston Companies and the Missouri Superintendent, 419
Boston Companies Dropped from National Board, 28, 32
Boston Fire, A Relic of, 548
Boston Fire Commissioners' Report, 472
Boston Fire Commission Vacancies Filled, 540
Boston Fire Department to Have Books from Public Library, 659*a*
Boston Fire Prophesied Seven Years Before its Occurrence, 473
Boston Fires, 27, 318, 482
Boston Letter, 27, 84, 269, 316, 366, 418, 472, 539, 589, 646
Boston, Losses of Massachusetts Companies by Great Fire in, 154
Boston Marine Insurance Company, Increase of Capital, 317
Boston Protective Department, 270
Boston, THE SPECTATOR'S Correspondent, "I Peeled," 319, 646
Boston Underwriters Union, 29
Boston Underwriters Union, Action of, in Reference to Fire Commissioners, 473
Bottswood, Edward, Elected President, 153
Boult, Louis H., Visiting America, 328
Boult, Swinton, Liverpool, Death of, 431
Bowen & Andrews, St. Louis, Dissolve, 420
Bower, W. N., sentenced to Ten Years' Penal Servitude, 555
Bowers, H. E., Appointed Manager of Guardian, 647, 654
Bowman *vs.* Agricultural Insurance Company, 154*a*
Bowman, Daniel M., 211
Bowman, Frank, J., St., Louis, Unfit for Position, 419
Brawner, William A., St. Louis, Appointed Agent of Pacific Mutual Life, 660*a*
Brawner, William A., St. Louis, Takes Five Agencies, 555
Brewer, C. H., of Union Mutual Life, Resigned, 153
Brewers and Maltsters Insurance Company, New York, Chicago Agency, 379
Brewers Fire Insurance Company Successful, 380
British America Assurance Company, Toronto, Annual Meeting, 485
British America Assurance Company, of Toronto, Chicago Department, 212
British America Assurance Company, Toronto, New Home, 326
British and Foreign Marine Association Applies for Admission to Missouri, 483
British and Foreign Marine Insurance Company, New York Agent, 430
British Companies, Loss of, by Burning, of Cotton Mills in Glasgow, 41
Broadway Fire, Lessons of, 128
Broadway Fire, Report and Diagram of, 147
Brock, Ruggles Receiver, *vs.*, 154*a*
Brokerage in Fire Insurance, 27
Brokers in Boston, Proposition to Double License of, 85
Brokers in New York Offering to take Risks less than Rates, 379
Brokers, Useless, 515, 582, 638, 649
Brooklyn Fire Department, Proposition to Reduce Salaries, 96
Brooklyn, Fires in, 211, 606*a*
Brooklyn Life Insurance Company, Business in 1875, 153
Brooklyn Life Insurance Company, Good Management of, 656
Brooks, Francis A., Large Insurance on Life of, 646
Broughton & Babcock, Syracuse, 95
Brown, A. C., Vermont, 555
Brown, E. G., Raleigh, 555
Brown, H. H. & Co., Chicago, 212
Brown, H. H. & Co., Chicago, Dissolved, 606*a*
Brown, Ira D., of Weedsport, and His Troubles, 281*a*
Bruce, Hamilton, Office Removed, 430
Brush, Defaulting Cashier under Bonds, 430
Bucher, T. A., New York, Narrow Escape, 484
Buell *vs.* Connecticut Mutual Life Insurance Company, 271
Buell, James, Elected President, 479
Buell, James, Not to have Peaceful Career, 632
Buffalo Insurance Company, Creditable Showing, 212
Buffalo Insurance Company, Low Ratio Expenses, 430
Builders Mutual Fire Insurance Company, Green *vs.*, 647
Builders Mutual Fire Insurance Company, Thomas *et al.*, *vs.*, 208
Building Law in Boston, 284*a*
Building Laws and Insurance Rates in Sweden, 279*a*
Bull, W. H., Proceedings Against, 484
Bullious, William B., Absconds, 211
Burk, J. A., Chicago Agent for Globe Mutual Life Insurance Company, 379
Burkle, Hudnall *vs.*, 151
Burr, David J., Death of, 484
Bush *vs.* Westchester Fire Insurance Company, 151
By-Law Invalid, 154*a*
Byriess, Louis, Absconded, 41

CADY, Jay D., Pittsburgh, 95
Caisse Générale Agricoles Fire Insurance Company, American Agency, 606*a*
Caisse Générale Agricoles Fire Insurance Company, English Manager Visits America, 430
Caisse Générale Agricoles Fire Insurance Company, Philadelphia Agents, 648
Cahill, F. P., Tennessee, Candidate for Senate, 541
California, Fire and Marine Business in 1875, 153
California, Governor of, on Insurance, 96*a*
California Laws on Insurance, 279*a*
California, Questionable Practices of a New York Life Insurance Company in, 474
California, War on Life Insurance in, 204*a*
Campbell, William, Toronto, 606*a*
Canada Agricultural Insurance Company Contradicts an Anonymous Circular, 556
Canada Agricultural Insurance Company Stock Advances, 430
Canada Agricultural Insurance Company, Toronto Agent, 606*a*
Canada Fire and Marine Insurance Company Extending its Business, 660*a*
Canada, Fire Losses in, 428, 544
Canada Guarantee Company Meets with Loss, 430
Canada Guarantee Company to Establish Office in New York, 484
Canada Insurance Commissioner's Report, 323
Canada, Insurance in, 96*a*, 323
Canada Legislation, 199*a*, 280*a*
Canada Life Assurance Company, Annual Meeting, 486
Canada Life Assurance Company, Creditable Record of, 550
Canada, Life Insurance in, 283*a*
Canada, Stamp Tax Contested, 606*a*
Canada, Superintendent's Letter from, 423
Canada, Taxation in, 426
Canadian Lloyd Insurance Company, Toronto Agents, 379
Cancellation of Policy, Failure to Order, 151
Cancellation of Policy, When Valid, 271
Canning or Cummings *vs.* Cheshire Fire Insurance Company, 38
Cannon *vs.* Mutual Benefit Fire Insurance Company, 38
Canvassing, Expense of East and West, 205*a*
Capital and Assets, False Pretences as to, 457
Capital City Fire Insurance Company, Albany, Bad Management, 379
Capital City Fire Insurance Company, Albany, Chicago Settlement by, 95
Capital City Fire Insurance Company, Albany, Elects Secretary and Assistant, 484
Capital City Fire Insurance Company, Albany, Milwaukee Agent, 541
Captain's, River Steamboat Power of to Insure Vessels, 39
Carelessness and Losses by Fire, 92
Carman, Louis P., Appointed Secretary Manhattan Fire, 41
Carpenter, Governor, Iowa, 95
Carrington, W. C., Enters Law Practice, 484
Carrington, W. C., Retirement from Presidency, 376
Carroll & Parnell, St. Louis, 320
Carrolltown Insurance Company, New Orleans, Re-organized, 430
Carson, W. B., Peoria, 202
Carter, Franklin H., Death of, 551
Cary, C. J., Milwaukee, Resigns Membership in Local Board, 320
Case, C. H., Resigned, 212
Cast Steel Insured, 485
Castle Garden Burnt, 428
Castle, P. B., Arrested, 42
Catanach, James S., Elected Secretary, 473
Centennial, Chief Marshal of Fire Brigade, 141, 648
Centennial Exhibition and the Insurance Companies, 15, 648, 654
Centennial Exhibition Buildings Saved by Favorable Wind, 545, 648
Centennial Exhibition, Committee of Underwriters for, 15, 186
Centennial Exhibition Escaped Serious Fire, 600, 648
Centennial Exhibition Fire Department, 88, 318, 648
Centennial Exhibition, Fire Engines at, 463
Centennial Exhibition, Insurance Interests at, 205*a*, 648
Centennial Exhibition, Permission to Make Display of Pyrotechnics Asked, 212
Centennial Exhibition Rates for Insurance, 286*a*, 648
Centennial Year, Rumored Celebration of Franklin and Insurance Company of North America, 200
Century Fire and Inland Navigation and Transportation Insurance Company,
Chaffee, President, Boston Underwriters' Union, 29
Chamberlain, E. W., Chicago, 273
Chamber of Life Insurance, Annual Election, 286*a*
Chamber of Life Insurance, Connecticut Mutual not Withdrawn from, 33
Chamber of Life Insurance, Loss Disbursements of Companies Belonging to, 37, 96*a*, 204*a*, 285*a*, 324, 427, 481, 552, 602, 658
Chamber of Life Insurance, Quarterly Meeting, 97*a*
Chamber of Life Insurance, Secretary's Salary to be Increased, 281*a*
Chandler *vs.* Keith & Co., 39
Chandler, H. R., 10
Chandler, H. R. & Co. Successful, 555
Change of Sentiment towards Life Insurance, 306
Chapin, Administrator U. S. North America Life Insurance Company, 380
Chapman, Mary A., Sues Mutual Benefit Life, 659*a*
Chapman, Superintendent, and the Surplus Law, 91
Chapman, Superintendent, Asked to Retain the Office, 31
Chapman, Superintendent, Forbids Use of Name by Insurance Company, 95
Chapman, Superintendent, Resigns, 71
Chapman, Superintendent, Successor to, 201*a*
Chapman, Superintendent, Tribute to, 481
Chard, Thomas S., Chicago, 211, 659*a*
Chard, Thomas S., Death of Wife of, 554
Chard, Thomas S., Married and Elected Director Firemans Fund Insurance Company, 95
Charity, Practical, in Germany, 655
Charleston, West Virginia, Letter from, 316
Charter Oak Life Insurance Company, Agent Removed, 96
Charter Oak Life Insurance Company, and its Investments, 423
Charter Oak Life Insurance Company, Begins Oak Leaf, 555
Charter Oak Life Insurance Company, Election of Officers, 96, 97*a*
Charter Oak Life Insurance Company, Enjoins Cook County National Bank Receiver, 555
Charter Oak Life, Foreclosing in Chicago, 41
Charter Oak Life Insurance Company, Laudatory Notices of, 280*a*
Charter Oak Life Insurance Company, Worthington *vs.*, 37
Chase, George L., Elected President National Board, 263
Chattles, Rights of a Mortgagee of Insured, 207
Cheap John and Clap-trap Insurance, 34
Cheap, Very, Insurance, 427
Chebucto Marine Insurance Company, Halifax, 211
Cheever *vs.* Union Central Life Insurance Company, 38
Cheppu, Peck & Howell and Fire Association, 658
Cherriman, Superintendent, Letter from, 423
Cherriman, Superintendent, Report, 96*a*, 323
Cheshire County Mutual Fire Insurance Company, Cummings or Canning *vs.*, 38, 994
Chester, Swindler, 151*a*
Chicago and Henry A. Oakley, 655
Chicago, Anniversary of Great Fire, 598
Chicago, Committee Appointed to Collect Tax of Insurance Companies, 153
Chicago, Board of Underwriters Contemplate Reducing Tariff on Elevators, 431
Chicago, Elevator Tariff, Reduced, 607
Chicago, Fire at, 606*a*
Chicago, Growth of Water System in, 42
Chicago, Insurance Frauds in, 476
Chicago, Mysterious Fire, 430
Chicago, No Insurance Firm Twelve Years Old, 41
Chicago Fire Department, Efficiency of, 97
Chicago Fire Department Property, 211
Chicago Fire Department, Reduced, 485
Chicago Fire Engines Stuck in Mud, 95
Chicago Fire Insurance Company, Assignees' Report, 31, 41, 327
Chicago Fire Patrol, 284*a*
Chicago Fire Record, 152*a*
Chicago Life Insurance Company, Business of, 379
Chicago Life Insurance Company and its Adversaries, 549, 603
Chicago Marine Rates Increased, 274
Chicago Municipal Tax, 207
Chicago Municipal Tax on Insurance Companies Submitted to, 485
Chicago Mutual Life Insurance Company in Court, 556
Chinese as Incendiaries, 658
Chittenden, S. B., Remarks in Congress, 422
Church Insurance, Some Points on, 464
Cincinnati, Agency in Default, 550
Cincinnati, Swindles in, 604
Cincinnati Mutual Fire Insurance Company, Amusing Annual Statement, 648
Cities, Large Local Ratings in, 92
Citizens Insurance Company, West, *et al.*, *vs.*, 209 661
Citizens Insurance Company, Canada, Wants to come to United States, 327
Citizens Insurance Company, Newark, General Agent, Western States, 96
Citizens Fire Insurance Company, Newark, St. Louis Agency, 555
Citizens Insurance Company, Newark, Southern Department, 41
Citizens Insurance Company, St. Louis, New York Agency, 430
Claims, Large Life, Paid, 317
Clapp, Everett, Company Collapsed, 484
Clark, George C., Address of, at Chicago, 600
Clark, Milton, Hartford, Changes Field, 417
Clark, Richard W., Assistant Secretary, 153
Clay Fire and Marine Insurance Company Agency Transferred, 41
Clay Fire and Marine Insurance Company, Beck & Bolte *vs.*, 377
Clay Fire and Marine Insurance Company, Capital Reduced, 659*a*
Clay Fire and Marine Insurance Company Changed Agency, 153
Clay Fire and Marine Insurance Company Changes President, 484
Clay Fire and Marine Insurance Company, Loss by Broadway Fire, 146
Clay Fire and Marine Insurance Company Retired from New York, 606*a*
Clayton Fire and Marine Insurance Company and its Secretary, 607
Clayton Fire and Marine Insurance Company, of Wilmington, A Wildcat, Seized by Constable, 545
Clerk, No Authority to Grant Waiver of Limitation of Notice of Loss, 484
Cleveland, Large Fire, 593
Cleveland as Dangerous as Chicago was Before 1871, 41
Cleveland, Chief Fire Brigade Protests Against Wooden Buildings, 41
Cleveland Insurance Company to be Re-organized, 655
Cleveland Letter, 591, 649
Cleveland, Over-Insurance in, 649
Cleveland, Undercutting in, 591
Clinton, *et al.*, Western New York Life Insurance Company *vs.*, 660
Clinton, A. J., Elected President, 328
Clinton Fire Insurance Company, New York, Elects Officers, 379
Clinton Mutual Fire Insurance Company, Canada, 427
Clippinger *vs.* Missouri Valley Life Insurance Company, 377
Cluff, Sutton & Cluff, Ottawa, 607
Coal Oil, Increased Use of Dangerous, 154
Coates *et al vs.* German-American Insurance Company, 208
Coatesville Shoe Factory, Mutual Fire Insurance Company, Chester, *vs.*, 208
Cobb, Sandford, President, Death of, 327
Cochran, J. W., & Son. 142, 473
Co-efficient, the, of Accumulation, 241

Coffin & Fairbanks dissolve, 93
Coker, George, Appointed Secretary, 555
Cole, Sir Henry, 95
Collections of Data for Periodical Observations of Mortality, 21
Collision, When Policy Covers Fire Caused by, 38
Columbia Fire Insurance Company, Election of President, 286*a*
Columbia Insurance Company, New York, Brooklyn Agency, 660*a*
Columbia Insurance Company, New York, Chicago Agent, 379
Columbia Life Insurance Company, St. Louis, Receiver Asked for, 555
Columbia Life Insurance Company Successor to St. Louis Life Insurance Company, 153
Columbia Mutual Life Insurance Company, Toledo, a Trap, 604
Colyer, J. A., Death of, 41
Comments, Some of the, on the Failure of the Continental Life of New York, 651
Commerce Insurance Company, Albany, 153*a*
Commerce Insurance Company, New York, Chicago Agent, 484
Commercial Fire Insurance Company, O'Brien, *vs.*, 38
Commercial Fire Insurance Company, Montgomery, Alabama, 286*a*
Commercial Fire Insurance Company, Montgomery, Alabama, Organized, 473
Commercial Fire Insurance Company, New York, Bad Business, 379
Commercial Fire Insurance Company, Richmond, 146
Commercial Fire Insurance Company, Richmond, Va., Chicago Agents, 95
Commercial Fire Insurance Company, Richmond, Va., Steady Growth of, 196
Commercial Fire Insurance Company, St. Louis, Not Admitted to Massachusetts, 28
Commercial Fire Insurance Company, St. Louis, Who will Reinsure it? 659*a*
Commercial Insurance Company, California, Withdraws from Eastern States, 41
Commercial Insurance Company, Chicago, Assignee's Report, 327, 485
Commercial Travelers Protective Association, 274
Commercial Union Assurance Company, 203*a*
Commercial Union Assurance Company, Indiana Agent, 380
Commercial Union Assurance Company, Milwaukee Agency, 274
Commissions to Fire Insurance Agents Should be Reduced, 515, 582, 638
Commissions to Life Insurance Agents too High, 84
Commissions, Method of Compensating Agents by, 600, 649
Committee, Executive, National Board, 326
Committee of Fifteen, 303, 407, 425, 479, 599
Committees, Standing, National Board, 326
Common Carriers, Are Insurers, 95
Commonwealth Fire Insurance Company, Boston, Death of President, 555
Commonwealth Fire Insurance Company, Boston, Elects Officers, 366
Commonwealth Fire Insurance Company, Boston, Successful, 418
Commonwealth Life Insurance Company, 624
Comstock & Frost Open an Office, 554
Concealment, When Witholding of Information is not, 38
Concealment of Material Facts, 353
Condition as to Visiting South Violated, 625
Conditions, Policy Right of Agent to Waive, 39
Conkling, F. A., Denounces Fraud, but forgets the Fraud of his Company, 546
Conkling, F. A., Is He an Expert, 211
Connecticut Companies Pay Illegal Assessment of Connecticut Commissioner on New York Companies, 29
Connecticut, Fire Insurance in, 307
Connecticut Fire Insurance Company, Hartford, Dividend, 417
Connecticut Fire Insurance Company, Hartford, Elects Officers, 431
Connecticut Fire Insurance Company, Hartford, Increase of Capital, 647, 656
Connecticut General Life Insurance Company Declares Dividend, 483
Connecticut General Life Insurance Company, Effort to get Control of, 326
Connecticut General Life Insurance Company Elects President, 367
Connecticut General Life Insurance Company, President Resigns, 471
Connecticut Law Restricting Investments of Insurance Companies, 422
Connecticut Legislature in Reference to Amalgamations, 424
Connecticut, Life Insurance in, 359
Connecticut Mutual Fire Insurance Company Successful, 430
Connecticut Mutual Life Insurance Company, Buell, *vs.*, 271
Connecticut Mutual Life Insurance Company, Sorie, *vs.*, 39
Connecticut Mutual Life Insurance Company, Wheeler *vs.* 376
Connecticut Mutual Life Insurance Company, Wolff *vs.* 423
Connecticut Mutual Life Insurance Company, Actuary Resigns, 590
Connecticut Mutual Life Insurance Company, Erecting Building in Chicago, 659*a*
Connecticut Mutual Life Insurance Company in Good Company, 648
Connecticut Mutual Life Insurance Company, Maine Agency, 95
Connecticut Mutual Life Insurance Company Not Withdrawn from Chamber, 33
Connecticut Mutual Life Insurance Company, Statement of, 152*a*
Connecticut Mutual Life Insurance Company, Vermont Agency, 555
Conner, William, in Hartford, 319
Consolidated Tobacco Company, California, Reward Offered for Incendiary of, 660*a*
Continental Fire Insurance Company, Agent Absconds, 41
Continental Fire Insurance Company, Chicago Agency, 379
Continental Fire Insurance Company, Forbidden to do Business in Wisconsin, 484
Continental Fire Insurance Company in Wisconsin, 593
Continental Fire Insurance Company, *in re* of, in Wisconsin, 473
Continental Life Insurance Company, Palmer *vs.*, 208
Continental Life Insurance Company, Hartford, Attempt to Get Connecticut General, 326
Continental Life Insurance Company, Hartford, New Jersey Agent, 552
Continental Life Insurance Company, Hartford, North Carolina Agency, 483
Continental Life Insurance Company, New York, Cincinnati Branch, 93
Continental Life Insurance Company, New York, Decision in Favor of, 370
Continental Life Insurance Company, New York, Failure of, 598, 621, 640, 646, 648, 651, 653
Continental Life Insurance Company, New York, Ohio Agency, 555
Continental Life Insurance Company, New York, Receiver appointed for, 598
Continental Life Insurance Company, Some of the Comments on the Failure of, 651
Continental Life Insurance Company, New York, Troubles of Receiver, 653
Contribution Plan for Dividing Surplus, 18
Control of Life Companies, 205
Conveyancers of Philadelphia, Differences with Insurance Companies, 197
Convention, The, and the Fire Blank, 542
Cook, W. F., Swindler, 96*a*
Cook County National Bank, Receiver Enjoined, 555
Cooke, Wm. C., Atlanta, 153
Co-operative Credit Bank, London Manager Sentenced for Fraud, 484
Co-operative Frauds Explained, 650
Co-operative Humbug in Ohio, 151*a*, 542
Co-operative Life Insurance in Kentucky, 92, 154
Co-operative Life Insurance in Philadelphia, 211
Co operative Life Insurance in Temperance Societies in Wisconsin, 368
Corbin & Gaffney, Suit Against Metropolitan Life Insurance Company Withdrawn, 41
Corn City Mutual Fire Insurance Company, Toledo, Organized, 554
Corporations and Associations, 476
Corson, Williams, *vs.*, 377
Cortwright, L. D., Retires, 207
Cost of Fire Insurance, Who is Responsible for the, 304
Cost of Life Insurance, 34
Cotton, Burning of, in Savannah, 655
Cotton Mills, Insurance in America and England, 594
Cotton Mills, Tariff on Increased, 96
Cotton States should become Manufacturing States, 477
Covington, J. W., Removed to Atlanta, 142
Craftsmens Life Insurance Company, 624
Craftsmens Life Insurance Company's Suit *in re* its Amalgamation, 369
Cram, Geo. T., of American Central, St. Louis, Misrepresented by Correspondent of New York Insurance Journal, 419
Craven, Thomas, Philadelphia, Death of, 318, 325
Credit for Premiums, 154*a*
Cregier, Captain J. L., Death of, 484
Crescent Insurance Company, of New Orleans, Suit against, 35
Crime, A, which Merits Severe Punishment, 654
Critchell, R. S., Chicago, 153
Critchell, R. S. & Co., Chicago, 154, 273, 554
Cronkhite, Orville, Chicago, 154, 274
Crosby, E. W., Elected Secretary, 484
Crosby, James F., Resigns and Ceases, 379
Crowell, Edgar W., Appointed Joint Resident Manager of Scottish Commercial, 37
Crowell, Edgar W., Removed, Litigation with Imperial Insurance Company, 281*a*
Cummings or Canning *vs.* Cheshire County Mutual Fire Insurance Company, 38, 99*a*
Cunningham, Frank O., Peoria, 202
Cunningham, William H., Chicago, 606*a*
Cure of Dying Woman Effected by Exciting Jealousy of Life Insurance Agent, 35
Curtis, Home Insurance Company *vs.*, 38
Curtis, President, Boston, Visits New York, 317
Cushman & Hardin, Chicago, *in re* Lamar insurance company, 481
Custer, General, Life Insurance, 431
Custer, General, Life Insurance Paid, 659*a*
Cyclopedia, Insurance, 134

DALE, JOHN G., New York, 430
Dane, President, Boston, Recovering, 473
Danger, The Hour of, 277*a*
Daniel, A Second, Come to Judgment, 421
Darrow, A. H., Chicago, 404
Darwinism and Insurance, 185
Data for Periodical Observations of Mortality, 21
Davies, William G., Paper Read by, 150
Davis, Governor C. K., Message Relating to Insurance, 82
Davis, W. S., 141
Davis & Requa, Chicago, 95
Day, Albert, Death of, 660*a*
Day, Robert E., Called "THE SPECTATOR Candidate," 430
Day, Robert E., Elected President, 367
Day, Robert E., Vice-President Resigns, 471
DeWitt, John E., Elected President Union Mutual Life, 479
DeWitt, John E., Presented with Silver, 555
DeWitt, John E., Rumor that he Contemplates Buying Hartford Life and Annuity, 371
DeWitt, John E., Severs all Connection with United States Life, 606*a*
Dean's Interest and Equation Exponents, 41
Death and Insanity? What is Proof of, 660
Death Claim, the Average Larger than the Average Policy, 583
Death, Delivery of Policy after, 605
DeCamp, J. M., Albany, 211
Decorah, Iowa, Letter from, 142
Dedham, Administrator, *vs.* Massachusetts Mutual Life Insurance Company, 99*a*
Deficiency, Judgment in Foreclosure Purchase, Liability for, 377
Deforest, George E., Troy, N. Y., Absconds, 211
Delamater, L. R., Insurance on Life of, 212
Delaware Fire Companies and Wildcats, 203, 276*a*
Delaware, Fires in, 137
Delaware Mutual Safety Insurance Company, Philadelphia, Dividend, 660*a*
Delays, Agents in Reporting, 205*a*
Delivery of Policy, 38, 605
Delta Fire Insurance Company, New Orleans, Going out of Sight, 659*a*
Demosville, Kentucky, Burned, 431
Deniere, Lewis, New Jersey, Insured in Shrewsbury Mutual, 555
Denison, Charles, M. D., Pamphlet by, 132, 145
Denny, J. J., Death of, 659*a*
Deposit Law in Connecticut only Reciprocal, 86
Deposit Law in Georgia, 149, 199
Deposit Law in Virginia, 149
Detroit Fire Department Purchases Chemical Engine, 659*a*
Detroit Fires, 211
Deviation, When Equity Cannot Reform an Insurance Contract, 38
Didier, H. D., Death of, 554
Dilliber *vs.* Home Life Insurance Company, 207, 271
Diseases, Answers as to when Company Held to Have Waived, 38
Dishonesty of Milwaukee Agent, 649
District of Columbia, Insurance in, 206*a*
District of Columbia, Insurance Supervision in, 31, 93
Dividends by New York Fire and Marine Insurance Companies, 427
Dividends in Fire Insurance, 640
Dividends in January, 101*a*
Dividends in Life Insurance, Contribution Plan of, 18
Dividends of Life Companies Ought to be Small, 640
Dodge County Mutual Insurance Company, Kirk *vs.*, 651
Dodge, J. H., Milwaukee, Frauds of, 649
Dodge, J. H., Milwaukee Unfortunate, 541
Dominion Companies Chartered, 274
Dominion, Fires in, 374
Dominion Fire and Marine Insurance Company, Hamilton, Risks Circumscribed, 659*a*
Dominion Fire and Marine Insurance Company, Hamilton, to be organized, 484
Don't Be Frightened, 639
Dorman, Solomon, Convicted of Incendiarism, 273
Dorr, H. & J. V. N., New York, 555
Dow, E. B., Boston, Visits California, 317
Dow, James, Portland, Death of, 379
Downing, J. W., Philadelphia, 273
Dows *vs.* Mechanics Mutual Insurance Company, Boston, 647
Doyle, Secretary of State, Report of, 517
Draft Accepted by Agent, 377
Drinking, What Constitutes a Habit of, 423
Duchalte, Charles G., Baltimore, Death of, 660*a*
Dungan *vs.* Mutual Benefit Life Insurance Company, 209
Dupe, an Innocent, George F. Harding, Chicago, 368
Durant, H. S., and the National Board, 90, 211
Duties of Stockholders, 646
Dutton, H. R., Richmond, Ind., 555
Duty, Imperative, Neglected, 597
Dwellings Unoccupied, 84
Dyer, W. H., Superintendent of Agencies for Union Central Life, 375, 540

EADS, Jetties at New Orleans, 203
Eagle Fire Insurance Company, Elects Officers, 328
Early Days of Fire Insurance, 244
Early, John, Chicago, 274
Early, M., Detroit, 484
Early Reports, Life Companies Ought to Make, 641
Eastern Shore, Fires in, 137
Eastman, of Chicago, 41, 143, 477
Eaton, Charles A., Elected Secretary, 428
Eclectic Life Insurance Company, 624
Eclectic Life Insurance Company, Decision in Court of Appeals, New York, 318
Edinburgh Actuaries Society, 430
Eisner *vs.* Guardian Mutual Life Insurance Company, 605
Elevator Tariffs in Chicago, Reduced, 431, 607
Eliot Insurance Company, Boston, Dropped from National Board, 28
Elliott, John F., Elected Secretary, 555
Elliott & Van Schaick, Chicago, Dissolved, 273
Empire Fire and Marine Assurance Corporation, Hamilton, Contemplates Entering New York, 555
Empire Fire and Marine Assurance Corporation, Hamilton, Organized, 380
Empire Fire Insurance Company, Chicago, Withdrawn from Missouri, 211
Empire Mutual Life Insurance Company, 624
Empire Plate Glass Company a Mechanical not an Insurance Company, 476
Empire State Life Insurance Company, 624
Emporium Fire Insurance Company Dividend, 41
Encouragement for the National Board, 422
Enders, T. O., Resigns Directorship, 430
England, Marine Insurance in, 204*a*
English Fire Offices Increase Tariff on Cotton Mills, 96
Enterprise Insurance Company, Cincinnati, Chicago Agency, 274
Equitable Insurance Company, Chicago, Assignee's Report, 95
Equitable Insurance Company, Nashville, Elects Secretary, 211
Equitable Life Assurance Society, Barry *vs.*, 98*a*
Equitable Life Assurance Society, Harris *vs.*, 286*a*
Equitable Life Assurance Society, Wright *vs.*, 151, 207
Equitable Life Assurance Society and its Buildings, 85, 423
Equitable Life Assurance Society, Annual Re-Union of Agents, 659
Equitable Life Assurance Society, Cincinnati Agency, 659*a*
Equitable Life Assurance Society in West Indies, 552
Equitable Life Assurance Society, Ohio Agent, 211

Equitable Life Assurance Society, Price of Stock Explained, 655, 656
Equity in Fire Insurance, 306
Equity Insurance Company, Portland, Incorporated, 211, 379
Equitable Safety Insurance Company *vs.* Hearne, 38
Estopped, When Company is, 208
Evans *vs.* United States Life Insurance Company, 605
Evans, Agent Atlantic Mutual Life Insurance Company, Wanted in Canada, 375
Evans, D. C. M., Charleston, Illinois, 153
Evans, W. L., Cincinnati, in Default, but not Suspected of Dishonesty, 550
Evans & Cassidy, Cincinnati, Dissolved, 550
Everett, Alfred P., Arrested for Arson, 374
Everett & Douglass, Cleveland, Dissolved, 649
Ewing *vs.* Piedmont and Arlington Life Insurance Company, 605
Excelsior Life Insurance Company, 624
Exchange Fire Insurance Company, Smith *vs.*, 207
Executive Committee National Board, 326
Executive Committee National Board Meets in Philadelphia, 29
Expenses, Management of Fire Insurance Companies, 206
Expenses of Life Insurance, 25, 71, 84, 193, 418
Explosion, Damage by, 208

FAILURES Reported by Boston Mercantile Agency, 419
Fairbanks, Metropolitan Life Insurance Company, *vs.*, 482
Fairbank's Scale Works Fire, 140
Fairfield Fire Insurance Company, Chicago Agency, 554, 555
Fairfield Fire Insurance Company, New York Agency, 273
Fairfield Fire Insurance Company, Withdrawal of, from National Board, 96
Fall of a Building, How much to Vitiate Policy, 209
Fall River, Mass., Fire, 28, 418
False Guide, A, 543
False Pretenses, Arrest for, 607
False Pretenses as to Capital and Assets, 457
Family Bank, The, Address in Boston by Mr. Wright, 366
Family Bank, The, its Struggles, 589
Family Bank, The, Scheme, 419
Faneuil Hall Insurance Company, Agents, 366
Faneuil Hall Insurance Company in Bad Condition, 655
Faneuil Hall Insurance Company, Northwestern Manager, 202
Faneuil Hall Insurance Company, Resignation of Officers, 647, 655
Faneuil Hall Insurance Company, Southern Department, 274
Faneuil Hall Insurance Company Withdraws from New York, 379
Farm Board of State of New York, 32
Farm Insurance, 32
Farmer, Atkins & Co., Chicago, Dissolved, 273
Farmers and Mechanics Life Insurance Company, 624
Farmers Guarantee Association, Certificate Filed, 153
Farmers Joint Stock Insurance Company, Van Allen *vs.*, 661
Farnsworth, E. D., California, Visits Boston, 317
Faults of the National Board, and How to Correct Them, 458
Faunce, Sewall A., 95
Fell & Todd, New Orleans, 555
Ferry, Darius, New York, Death of, 553
Finance of Fire Insurance, 134
Finch, 598
Finch made Special Commissioner of Insurance of Indiana, 41
Findlay, H. D'A., 606*a*
Fire Association of Philadelphia and Cheppu, Peck & Howell, 658
Fire Association, Philadelphia, Mobile Agent, 95
Fire Association, Philadelphia, out of the Board in Memphis, 199
Fire Association, Philadelphia, Texas Agent, 327
Fire and Inland Insurance in Ohio, Report of, 415
Fire and Life Insurance, The Separation of, 514
Fire Blank, The Convention and the, 542
Fire Commissioner, New York, Enforcing Law, 485
Fire Commissioners in Boston, Petition Against Reduction of Salary of, 270
Fire Crackers, Dangers of, 523, 598, 657
Fire Department, Chicago, Reduced, 485
Fire Departments, Insurance and, 460
Fire Engineers, Annual Convention of, 546
Fire Engines at the Centennial Exhibition, 463
Fire Escape, a New, 551
Fire Insurance Brokerage, a Dangerous Feature, 27
Fire Insurance Companies, Assets of, 264
Fire Insurance Companies, Management Expenses of, 206
Fire Insurance Company, The, of Alleghany County, Maryland, retired, 328
Fire Insurance, Dividends in, 640
Fire Insurance, Early Days of, 244
Fire Insurance in Kansas, Report of, 364
Fire Insurance in Minnesota, 361
Fire Insurance in New York and Liverpool, 364
Fire Insurance in Pennsylvania, Report of, 357
Fire Insurance, Finance of, 134
Fire Insurance Rates and the National Board,
Fire Insurance, Rates for, 581
Fire Insurance, Why so Unsatisfactory, 421
Fire Insurance Without Loss Statistics, 357
Fire Losses in Canada, 544
Fire Underwriters Association of the Northwest, 374, 482, 545, 599
Fire Underwriters Association of the Northwest, Annual Meeting, 537
Fire Underwriters Association of the Northwest, Interesting Meeting in 1877 Promised, 660*a*
Firemans Fund Insurance Company, Correspondents Presented with Photograph, 41
Firemans Fund Insurance Company, Expenses, 281*a*
Firemans Fund Insurance Company, San Francisco, Chicago Agency, 659*a*
Firemans Fund Insurance Company, San Francisco, Chicago Office Removed, 273
Firemans Fund Insurance Company, San Francisco, Milwaukee Agency, 541
Firemans Fund Insurance Company, Western, Southern and Eastern Agencies, 211
Firemens Fund Insurance Company, Brooklyn Agency, 660*a*
Firemens Fund Insurance Company *vs.* Congregation of Rodeph Sholem, 209
Firemens Fund Insurance Company, New York, Chicago Agency, 607
Firemens Fund Insurance Company, New York, Death of President, 379
Firemens Fund Insurance Company, New York, Elects President, 430
Firemens Fund Insurance Company, New York, St. Louis Agency, 659*a*
Firemens Insurance Company, Baltimore, Declares Dividend, 431
Firemens Insurance Company, Boston, Chooses Secretary, 659*a*
Firemens Insurance Company, Boston, Death of President, 647
Firemens Insurance Company, Boston, Elects President, 647
Firemens Insurance Company, Boston, Wood *vs.*, 366
Firemens Insurance Company, Boston, President Ill, 418
Firemens Insurance Company, Chicago, Should be Strangled, 545
Firemens Insurance Company, Dayton, O., Chicago Agency, 660*a*
Firemens Insurance Company, Dayton, O., St. Louis Agency, 660*a*
Firemens Life Association of Minnesota, 153
Firemens Trust Insurance Company, Dividend, 41
Fires, Great, in New York, 36
Fires, How Spread, 137
Fires in Boston, 92, 212, 379, 482, 484, 553
Fires in Canada, 428
Fires in Cleveland, 593
Fires in Delaware and on Eastern Shore, 137
Fires in Ottawa, Canada, 484
Fires in Pittsburg, 601
Fires in San Francisco, 604
Fires in St. Louis, 482
Fires in Washington, D. C., 659
Fires, Severe, in and around Philadelphia, 199
Fires that Water will Not Extinguish, 465
First National Insurance Company, Worcester, Mass., Makes Stock Dividend and Increases Capital, 379
Fisher, T. T., Death of, 271*a*
Florence, Mutual Life Insurance Company *vs.*, 377
Floyd, James B., Chicago, 153, 211
Floyd & Burch, Chicago, 274
Foard, Commissioner, 279*a*
Folk, Missouri, in Jail for Attempt of to Defraud Mutual Life Insurance Company, 485
Foreign Companies, Business in America for 1875, 101*a*
Foreign Companies, Estopped, 98*a*
Foreign Corporations, Summons to, 38
Foreign Insurance Companies, Memphis *vs.*, 39
Forfeiture of Life Policies, 150, 149, 320
Forgeries in Philadelphia, 272*a*
Form of Policy, a Bad, 408
Form of Policy, should be Unambiguous, 545
Forster, Commissioner, Chart Issued by, 209
Forster, Commissioner, Re-appointed, 327
Forster, Commissioner, Report of, 357, 414
Forster, Judge, Connecticut, Impeachment of Recommended, 556
Forthwith, Notice of Loss, 661
Fourth of July, Few Fires on, 417, 418, 419, 422, 598
Fowler, Allen G., Western Agent Phœnix Mutual Life Insurance Company, 96, 485
Fowler, H. K., Model Agent, 199
Fox, W. F., Chicago, Attorney and Adjuster, 606*a*
Fraim, Robert C., Vice-President of a Delaware Wild Cat, 545
France, Ætna Life Insurance Company *vs.*, 207
France, Life Insurance in, 602
Francis, C. T., New Jersey Manager, Continental Life Insurance Company, Hartford, 552
Francisco, F. A., Defaulter, 428
Franklin Fire Insurance Company *vs.* Vaughan, 604
Franklin Insurance Company, International Life Insurance and Trust Company *vs.*, 376
Franklin Fire Insurance Company, to be organized in New York, 153
Franklin Fire Insurance Company, Hartford, Name Changed, 319
Franklin Fire Insurance Company, Indianapolis, Changes of Officers, 485
Franklin Fire Insurance Company, Indianapolis, New York Agency, 555
Franklin Fire Insurance Company, New York, Chicago Agents, 328
Franklin Fire Insurance Company, New York, Well Started, 555
Franklin Fire Insurance Company, Philadelphia, 483
Franklin Fire Insurance Company, Philadelphia, Boston Agency, 199
Franklin Insurance Company, St. Louis, Milwaukee Agent, 273*a*
Franklin Insurance Company, Wheeling, Admitted to Ohio, 379
Franklin Insurance Company, Wheeling, Chicago Agency, 95, 606*a*
Fraud in Insurance in Iowa, 151*a*
Fraud in Revival of Policy, 286*a*
Fraud Legalized in Georgia, 149
Fraud, Life Policy May be Set Aside for, 208
Fraud, Policies may be Canceled for, 661
Frauds in Chicago Insurance, 476
Frauds in Life Companies, 150
Fraudulent Act of Agent, Company not Bound by, 38
French Companies in America, 31
French, Louis E., Pardoned, 550
French, S., Chicago, 95
French, William B., Adjuster, Chicago, 273
Frisbie, M. A., Chicago, 273
Frisbie & Rappelya, Chicago, Dissolved, 273
Frost Pipes, 604
Frye, Isaac W., Death of, 153
Fudickar *vs.* Guardian Mutual Life Insurance Company, 377
Fully Insured, 246
Furber, Henry J., and the Charter Oak Life, 280*a*
Furber, Henry J., Endows Scholarship, 431
Furniture Factory in Houston Street, New York, Insured in Wildcats, 555

GAINES, THOMAS J., Appointed Secretary, 328
Gallagher, American Insurance Company, *vs.*, 209
Gallup, David L., Elected Assistant Secretary, 153
Gallup, David L., Elected Secretary, 328
Gamble, John, Michigan, Arrested, 607
Garden City, Waterworks Erected in, 659
Gates, John A., Chicago, 606*a*
Gaul *vs.* Knickerbocker Life Insurance Company, 377
Gayman, Pennsylvanya Central Insurance Company, *vs.*, 377
Gebbons, Sir Sills John, 95
General Expenditure Assurance Company, Canada, 212
Geneva Award, 206*a*, 423, 426
Geneva, N. Y., Farmers Mutual Insurance Company at, 41
Georgia Home Insurance Company, Success of, 473
Georgia Legislation, 142
Georgia, Letter from, 199
German Insurance Company, Baltimore, Applied for Admission to New York, 273
German Insurance Company, Freeport, Ill., Chicago Agency, 379
German Insurance Company, Peoria, Ill., 153, 211
German Mutual Fire Insurance Company, of Chicago, Election of Officers, 273
German-American Insurance Company, Coates *et al*, *vs.*, 208
German-American Insurance Company, Chicago Agency, 379
German-American Insurance Company, Indiana Agent, 380
German-American Insurance Company, New York, Tennessee Agent, 542
Germania Fire Insurance Company, Alexander *vs.*, 271
Germania Fire Insurance Company *vs.* Sherlock, 38
Germania Fire Insurance Company, Newark, Admitted to New York, 154
Germania Fire Insurance Company, Newark, Agent's Dismissal from Boston Underwriters Union, 86
Germania Fire Insurance Company, Newark, St. Louis Agency, 555
Germania Fire Insurance Company, New Orleans, 153
Germania Fire Insurance Company, New Orleans, Good, 542
Germania Fire Insurance Company, New Orleans, Pittsburg Agent, 95
Germania Fire Insurance Company, New York, Boston Agency, 317
Germania Life Insurance Company, Schwartz *vs.*, 98*a*
Germania Life Insurance Company, Purchase Palace at Breslin, 484
Germania Life Insurance Company Refuse to Pay Loss, 153
Gerry, C. E., Elected to Legislature, 647
Gibbs *vs.* Queen Insurance Company, 38
Gibson, Allen, Appointed Agent Hartford Accident Insurance Company, 41
Gibson, Allen, Chicago, Removed Office, 273
Girard Fire Insurance Company, Death of President Craven, 325
Girard Fire Insurance Company, Elects President and Vice-President, 318
Girard Fire Insurance Company, Elects Secretary, 555
Girard Fire Insurance Company, Guide to Centennial Exhibition, 211
Girard Fire Insurance Company, Philadelphia, Removes New York Agent, 273
Girard Life Insurance Company Administrator *vs.* Mutual Life Insurance Company, 208
Glasgow, Scotland, Cotton Mills Burned, 41
Glens Falls Insurance Company, 95
Glens Falls Insurance Company, Not Expelled from National Board, 328
Glens Falls Insurance Compay, Second Annual Report, 431
Globe Fire Insurance Company, Boston, Milwaukee Agent, 273*a*
Globe Fire Insurance Company, Boston, Stock Sold by Sheriff, 86
Globe Fire Insurance Company, Boston, Successful, 418
Globe Fire Insurance Company, Chicago, 368, 371, 545, 598
Globe Fire Insurance Company, Chicago, and the Firemens, 547
Globe Fire Insurance Company, Chicago, and Mr. Harding, 544, 598
Globe Fire Insurance Company, Chicago, Election of Officers, 95
Globe Fire Insurance Company, Chicago, Failure of, 286*a*, 322
Globe Fire Insurance Company, Chicago, Fraudulent Practices, 477
Globe Fire Insurance Company, Chicago, Secretary and Cashier Arrested and Held to Bail, 424
Globe Mutual Life insurance Company, Reals *vs.*, 208
Globe Mutual Life Insurance Company *vs.* Reals, 661
Globe Mutual Life Insurance Company and its Reserve Dividend Plan, 607
Globe Mutual Life Insurance Company, New York, New Superintendent of Agencies, 328
Globe Mutual Life Insurance Company, Northwestern Agent, 379
Globe Mutual Life Insurance Company, Statement for 1875, 285*a*
Goff, Edward H., Canada, Confidence in, 490
Goodman, Thomas & W. A., Chicago, 212
Gould, President, of Boston, Dissatisfied with National Board, 85
Gouldon, J. A., Resigned, 555
Government Life Insurance in New Zealand, 42
Government Security Life Insurance Company, 624
Gowdy, W. H., Rows to Centennial, 431
Gracie, Robert, Elected Vice-President, 485
Graeme, Thomas, Appointed to Special Agency, 93
Grange, Missouri State, Proposes to do Insurance, 153
Grangers Co-operative Scheme, 94
Grangers Hotel, Elm Station, Burned, 659*a*
Grangers in Insurance Business in Wisconsin, 368
Grangers Life Insurance Company, Mobile, 32
Grangers Organize Fire Insurance Company, Porter County, Ind., 95

Granite Insurance Company, Richmond, Chicago Agency, 53
Granite Insurance Company, Richmond, New York Agents, 328
Grant, Heywood, Hanged in Georgia for Arson, 431
Grant, James, Manager of New Company, 485
Graves, Jackson, Kansas, 485
Gray, Robert, Philadelphia, Large Insurance, 554
Great Britain, Insurance Interests in, 151*a*
Great Britain, Life Business in, 313
Great Western Insurance Company, Atkinson, *vs.*, 38
Great Western Insurance Company, Chicago, Assignee's Report, 273, 327, 554
Great Western Insurance Company, Suit to Collect Stock Subscriptions, 154*a*
Great Western Life Insurance Company, New York, 624
Green *vs.* Builders Mutual Insurance Company, Boston, 647
Green, B., 142
Greene, Jacob L., in Scribner's Monthly Magazine, 188
Greenwich Insurance Company Elects President, 379
Griffin, Charles P., Gift to Hillsdale College, 96
Griffiing, E. R., 485
Griswold, Wareham, Death of, 86
Guardian Assurance Company, London, Appointment of American Manager, 647, 654
Guardian Assurance Company, London, Death of Manager of, 551
Guardian Assurance Company, London, Philadelphia Agency, 473
Guardian Mutual Life Insurance Company, 624
Guardian Mutual Life Insurance Company, *in re* Schott *vs.* Wright, 271
Guardian Mutual Life Insurance Company, Eisner, *vs.*, 605
Guardian Mutual Life Insurance Company, Fudickar, *vs.*, 377
Guardian Mutual Life Insurance Company, Johns, Executor, *vs.*, 154*a*
Guardian Mutual Life Insurance Company, Lee, *vs.*, 154*a*
Guaranty Fire Insurance Company, New York, Success of, 550
Guaranty Fire Insurance Company, New York, Vice-President goes to Europe, 379
Guaranty Fire Insurance Company, New York, Western Business, 41
Guernsey on Suicide and Life Insurance, 34
Gusdorf *vs.* Maryland Fire Insurance Company, 208, 377

HALEY, MORSE & CO., How Suit was Compromised by Hartford Companies, 28, 86
Halifax Fire Department Horses, 431
Halifax Water Pipes Cleaned, 96
Hall, Henry H., Writes a Letter, 200*a*
Hall, John C., Galveston, Texas, 327
Hall & Magee, Manhattan Life Insurance Company, *vs.*, 661
Halsey Secretary, Joke of, on New York Herald, 600
Halt! 353
Hambrick, P. R., Recommended to Retire to Private Life, 607
Hambrick, P. R., Secretary Delaware Wildcat, 545
Hamburg, Germany, Fire Insurance in, 483
Hamburg-Bremen Insurance Company, Light Losses in America, 96, 139
Hamburg-Bremen Insurance Company, Northwestern Department, 273
Hamilton Insurance Company, New York, Dividend, 41, 379
Hammond, L. D., Chicago, 95
Hammond, Senator, Bill to Tax Insurance Capital, 97
Hanaford, George A., Milwaukee, 273*a*
Hand-in-Hand Fire Insurance Company, Canada, Toronto Agents, 379
Hand-in-Hand Mutual Fire and Life Insurance Compnny, England, 96
Hanover Insurance Company Dividends, 41
Hansel, J. C., Peoria, 202
Harbaugh, D. F., Ohio, Large Life Business, 553
Harding, Amos J., 154
Harding, George F., Chicago, 368, 424, 544, 547, 598
Harriott, Samuel C., Elected President, 379
Harris, Horatio, Heirs Paid, 317
Harris *vs.* Equitable Life Assurance Society, 286*a*
Harris *vs.* Queen Insurance Company, 98*a*
Hartford, Incendiarism in, 319
Hartford, Inspector of Buildings Recommended, 140
Hartford, New Fire Company in, 37
Hartford, New Steam Engine for, 41
Hartford, Letter About a Carpet-Bag-Journalist-Politician-Shyster, 421
Hartford Accident Insurance Company, Allen Gibson Appointed Agent, 41
Hartford Accident Insurance Company Ceased, 555
Hartford Accident Insurance Company, Chicago Agency, 95, 273
Hartford Accident Insurance Company, Claims Against, to be Pre-ented, 659*a*
Hartford Building Law, 29
Hartford Companies, Premiums and Losses for 1875, 140
Hartford County Mutual Insurance Company, Experience of in Dwellings, 590
Hartford Fire Insurance Companies, Summary of Business of for 1875, 86
Hartford Fire Insurance Company Dividend, 417
Hartford Fire Insurance Company Gains Suit Against Wisconsin Law, 97*a*
Hartford Fire Insurance Company, Howell Suit Ended, 154
Hartford Fire Insurance Company, Increase of Capital, 647
Hartford Fire Insurance Company, New York Agency, 199
Hartford Fire Insurance Company, Rumors of Increase of Capital, 417
Hartford Fire Insurance Company, Toledo Agency, 484
Hartford Fire Marshal, 29
Hartford Letter, 29, 86, 140, 198, 271*a*, 318, 366, 417, 471, 540, 590, 647
Hartford Life and Annuity Insurance Company, Suit Against Agent in Cincinnati, 154
Hartford Life and Annuity Insurance Company Accuses Hartford Correspondent of Falsehood, 198
Hartford Life and Annuity Insurance Company Alluded to by Hartford Correspondent, 367
Hartford Life and Annuity Insurance Company, Correspondence with, 146
Hartford Life and Annuity Insurance Company, Death of President Griswold, 86
Hartford Life and Annuity Insurance Company, Directors Indignant, 150
Hartford Life and Annuity Insurance Company in a Bad Way, 477
Hartford Life and Annuity Insurance Company Officers Advised to Retire, 200*a*
Hartford Life and Annuity Insurance Company Preparing to Wind up, 281*a*
Hartford Life and Annuity Insurance Company Reducing Capital 430
Hartford Life and Annuity Insurance Company Said to be for Sale, 371
Hartford Life and Annuity Insurance Company's Stock Sells Low, 423, 546
Hartford Life and Annuity Insurance Company Useless, 521
Hartford Life and Annuity Insurance Company—Why it Does not Advertise in THE SPECTATOR, 422
Hartford Life and Annuity Insurance Company Withdrawing Agents and Freezing out Policyholders, 545
Hartford Narrowly Escapes Large Fire, 556
Hartford Steam Boiler and Inspection Company, 549
Hartford Underwriters Rusticating, 471, 485
Hartmann, Charles J., Insurance Bureau, 606*a*
Hartmann, Charles J., New York, 212
Hartranft, Governor, on Insurance Laws of Pennsylvania, 97
Hascall *vs.* Life Association of America, 377
Hastings, Receiver, Discharged, 33
Hastings, W. B., Boston, Married, 317
Hathaway, John L., Milwaukee, 202
Hawkeye Insurance Company, Schultz *vs.*, 605
Hayden the Stockbroker, Where is he? 545
Hazard, Is Vacancy Additional? 84
Hearne *vs.* Equitable Safety Insurance Company, 38
Hearne *vs.* New England Mutual Marine Insurance Company, 38
Hermes Family, The, Arrested, 658
Hedges, S. M., Resigns Office in Hartford, 590
Hedges, S. M., Takes Agency in New York, 606*a*
Heins & Goodridge, 95
Hendee, President, Goes to Europe, 367
Hendee, President, Returns from Europe, 606*a*
Henderson, John, Taken to Penitentiary for Crooked Whiskey, 484
Hercules Life Insurance Company, 624
Herrosee, Secretary, Pittsburgh, 659*a*
Hess, of Ohio, Arrested, 41
Hibbs, Samuel, Arrested for Arson, 607
Hibernia Insurance Company President in Penitentiary, 484
Hide and Leather Insurance Company, Boston, Receivers of, Compensated, 153
Hide and Leather Insurance Company, Boston, Wound up, 211, 273
Hill, Superintendent, Report of, 415, 517, 544
Hillsdale College Building Given by Charles P. Griffin, 96
Hilt Bond Forgeries, 280*a*
Hint, A, to Life Insurance Agents, 584
Hobbs, H. H., Cincinnati, 96
Hochelaga Mutual Fire Insurance Company Organized, 485
Hoffman *vs.* John Hancock Life Insurance Company, 605
Hoffman Fire Insurance Company Declares Dividend, 430
Holbrook, Lowell, Death of, 484
Holiday Present, Life Policy, Good for, 26
Hollinshead & Buckman, Philadelphia, Thriving, 327
Hollister, W. H., Boston, Office Abolished, 647, 659*a*
Holloway & Steele, Ætna Insurance Company *vs.*, 211
Holton, Charles, D., Chicago, Receiver, Petition of, 374
Holton, E. D., Milwaukee, in Europe, 41
Holton, E. D., Milwaukee, return from Europe, 379
Homans, Sheppard, Assumptions of, 322
Homans, Sheppard, Elected President, 430
Homans, Sheppard, Has a Rival in Chicago, 95*a*
Homans, Sheppard, Not Successful, 205
Homans, Sheppard, Plan of, Abandoned in Germany, 370
Homans, Sheppard, Probably Romancing, 423
Homans, Sheppard, Western Criticism Upon, 34
Home Insurance Company *vs.* Curtis, 38
Home Insurance Company, Rann *vs.*, 151
Home Insurance Company, Chicago, Assignees Report, 485, 606*a*
Home Insurance Company, Chicago, Assignee's Request Granted, 660*a*
Home Insurance Company, Columbus, Putnam *vs.*, 590
Home Insurance Company, Columbus, Agents dismissed from Boston Underwriters Union, 86
Home Insuranee Company, Columbus, New York Agency, 555.
Home Insurance Company, Columbus, Ohio Southern Agents, 142
Home Insurance Company, Galveston, Elects Secretary, 555
Home Insurance Company, Galveston, Western Agents, 212
Home Insurance Company, Newark, Chicago Agency, 606*a*
Home Insurance Company, Newark, Elects Officers, 379
Home Insurance Company, New Orleans, Demands Removal of Political Flag, 431
Home Insurance Company, New York, Large Insurance, 484
Home Insurance Company New York, Said to be Permitting Attacks on National Board, 211
Home Life Insurance Company, Diliber *vs.* 207, 271
Home Life Insurance Company *vs.* Pierce, 606
Home Life Insurance Company, Report for 1875, 285*a*
Homestead Fire Insurance Company, Watertown, Illinois Agent, 273, 556
Hope Fire Insurance Company, Chicago Agent and Northwestern Department, 328
Hope Life Insurance Company, 624
Hopkins, E. D., an Absconding Defaulter, 659*a*
Hopkins, Lucius, Death of, 603
Hopkins & Smith, Chicago, 95
Hosmer, F. L., Chicago, 483
Hosmer, James R., Elected President, 379
Hosmer, R. W. & Co., Chicago, 606*a*
Hostile Legislation at Albany, 279*a*
Hot Air Furnace Incendiary, 36
House, George H., Michigan, Candidate for Secretary of State, 483
How Fires Spread, 137
Howard, President, A Pioneer, 599
Howard, President, In the South, 199
Howard Insurance Company Appoint Secretary and Assistant Secretary, 153
Howard Insurance Company, Secretary Keeler resigns, 95
Howe, Carroll & Powell, St. Louis, 420, 659*a*
Howell *vs.* Hartford Fire Insurance Company, Suit Ended, 154
Hudnall *vs.* Burkee, 151
Hull, Chas. A., Secretary, 153
Humboldt Insurance Company, Newark, Change of Officers, 212
Humboldt Insurance Company, Newark, Chicago Agency, 273
Hungerford, John, Iowa, 485
Hunzinger, National Fire Insurance Company *vs.*, 197
Hunt, A. C., 93
Huntzinger, Secretary, Letter from, 596
Hutchinson, Mann & Smith, San Francisco, 317
Hutchinson, Samuel, Death of 379
Hyatt, Stephen, Elected President, 485
Hyde, Henry B., Libelled by a Western Journal, 654
Hydrant, Fire, New Kind in Chicago, 273
Hygiene, Discussions of, in Boston, 656

IGNORANT Press, The, on Life Insurance, 244
Illegal Assessment on New York Companies by Connecticut Commissioner Paid by Connecticut Companies, 29
Illinois, Fire Insurance in 1875, 283*a*
Illinois, Life Insurance in, 416
Illinois Superintendent's Report, 283*a*
Illinois Supreme Court Decides Common Carriers are Insurers, 95
Imperative Duty Neglected, 597
Imperial Fire Insurance Company, Boston Agency, 199
Imperial Fire Insurance Company, Indiana Agent, 380
Imperial Fire Insurance Company, Milwaukee Agent, 274
Imperial Fire Insurance Company, New Orleans Agency, 515
Imperial Fire Insurance Company, Rumored Litigation, 281*a*
Imperial Fire Insurance Company, St. Louis Agency, 320
Imperial Marine Insurance Company, Call of Stock, 153
Inadmissible, Physician's Testimony, 271
Incendiaries, Chinese as, 658
Incendiarism, Statistics of, 152*a*
Incendiarism in Hartford, 319
Incendiarism in Hartford, History of, Efforts and Failure to Get Reward Offered for Suppression, 366
Incendiarism in West Troy, Reward Offered, 483
Incendiary, A Confirmed, 373
Incendiary Plot Frustrated, 374
Incumbrances Need not be Mentioned, 377
Independence Hall, Philadelphia, Underwriters Desire Steeple Closed, 96
Independent Insurance Company, Boston, in Court, 556
Index, The, to the 1876 Volume of THE SPECTATOR, 654
Indiana, Porter County Grangers Organize Fire Insurance Company, 95
Indianapolis Insurance Association Elect Officers, 328
Indianapolis, New Fire Company Attempted, 555
Inebriety must be Proven, 377
Ingraham, G. W. & Co., Newark, Ohio, 153
Inland Insurance Union, Chicago Agency, 379
Insanity, What is not Proof of, 99*a*
Insanity an Excuse for not Paying Premium, 376
Insanity and Death, What is Proof of, 660
Insecure and Secure Securities, 5, 113
Installment Policies in Ohio, 91
Insurable Interest in Property, 376, 604
Insurance and Betting, 128
Insurance and Fire Departments, 460
Insurance Cases in and out of Court, 406
Insurance Company of North America, Agents visit Centennial, 606*a*
Insurance Company of North America, Eighty-third Year, 96
Insurance Company of North America, Subscriptions to new Stock, 473
Insurance Company of the State of New York to be Organized, 95
Insurance Department of New York, 31
Insurance Dividends, 189
Insurance Fire and Inland in Ohio, Report of, 415
Insurance Fire Business in 1875, 95
Insurance Frauds in Chicago, 476
Insurance in Iowa, Report of, 362
Insurance in Missouri, Report of, 468
Insurance in Rhode Island, Report of, 468
Insurance in Wisconsin, Report of, 517
Insurance, Life, Business in 1875, 91
Insurance of Mills, 136
Insurance on Cotton Mills in America and England, 594
Insurer Bound if Policy Delivered, 90
Insurers Protection Society Collapsed, 484
Insuring Insurance, 550
Intemperance, Death Caused by, 205*a*
Intemperance and the Insurance Contract, 186
Interest, when Non-payment of Forfeits Policy, 605
Interest in Life Policies Transmissible to Heirs, 208
Interest Question, The, 585
International Insurance Company, Receiver's Report, 41
International Life Insurance and Trust Co. *vs.* Franklin Insurance Company, 376
Investments in Real Estate, 280*a*
Investments of Fire Insurance Companies, 16
Investments of Insurance Companies, Bill Introduced in New York Legislature, 87
Investments of Life Insurance Companies, 639
Invoices, When Copies of, must be Produced, 38
Iowa, Insurance in, 313, 362
Iowa, Letter from, 142
Ives, Willard, Elected President, 274
Irving, Frank & Dubois, Agents, Roger Williams Insurance Company, 41

JACOBI, Milwaukee, Not out of Board, 541
Jacobi & Warren, Milwaukee, Dissolve, 474
James, Fred S., Chicago, 659*a*
Jarman *vs.* St. Louis Mutual Life Insurance Company, 661
Jefferson Fire Insurance Company, St, Louis, Admitted to Illinois, 211
Jefferson Fire Insurance Company, of St. Louis, New York Agent, 328
Jeffries, Mutual Life Insurance Company, *vs.*, 208
Jenkins, Robert E., Assignee Globe Insurance Company *vs.* Firemens Insurance Company, 547
Jennings, Louis J., Retirement of from New York Times, 146, 147, 280*a*
Jeremiah, T. F., Death of Son of, 211
Jersey City, Alleged Irregularities in, 199*a*
Jersey City, Fires in, in 1875, 153
Jersey City Fire Insurance Company, 199*a*
Jewell, Postmaster General, Received in Hartford, 417
John Hancock Life Insurance Company, Chicago Agents, 95
John Hancock Life Insurance Company, Hoffman *vs.*, 605
John Hancock Life Insurance Company, Moore *vs.*, 660
John Hancock Life Insurance Company, Officers Elected to Legislature, 647
John's Executor *vs.* Guardian Insurance Company, 154*a*
Johnson *vs.* Northwestern National Insurance Company, 377
Johnson, "Dick," Limiting his Business, 199
Johnson, S. W., Cincinnati, 606*a*
Johnson & Hazard, St. Louis, dissolved, 202
Jones, E. A., Returned from Europe, 555
Jones, E. D., St. Louis, Leaves Insurance for Banking, 420
Jones, William L., Milwaukee, 202, 541
Judah & Goldfinger, Western Agents Manhattan Life, 41
Jury, Disregard of Policy, Provision by, 272*a*

KALAMAZOO Fire Department Disbanded, 95
Kansas City Fire and Marine Insurance Company, Stockholders liable, 96
Kansas Commissioner's Report, 82
Kansas, Fire Insurance in, Report of, 364
Kansas, Insurance in, 207
Kansas, Life Insurance in, Report of, 470
Kansas Insurance Company Curtailing Expenses, 477
Kansas Insurance Company Decided to Wind up, 659*a*
Kansas Insurance Company, Missouri Certificates Withdrawn from, 211
Kansas State Grange and Prairie Fires, 95
Keefe, Michael, Sues Williamsburg City Fire Insurance Company, 212
Keeler, T. B., New York, 328
Keeler, Theodore, Secretary, Resigned, 95
Keese, Samuel T. (Steamer), Litigation for Insurance on, 207, 271
Keith, Chandler, *vs.*, 39
Kelsey, Secretary of State, Asked for Information, 555
Kelsey, Secretary of State, Waking Up, 375
Kempson, Dr. P. Tertius, Authorized Representative of THE SPECTATOR, 273
Kenton Fire Insurance Company, Covington, Chicago Agency, 483
Kenton Fire Insurance Company, Covington Elects Secretary, 555
Kentucky, Co-operative Insurance in, 92
Kentucky, Insurance in, 311
Kentucky Commissioner's Report, 80
Kentucky Commissioner, Retirement of, 32
Kerosene, Dangers of, 154, 657
Kerr & Downing, St. Louis, 202
Kimball, Walter, Chicago, 95
Kimball, Receiver, Scammon *vs.*, 376
King, S. T., Chicago, 660*a*
King, V. O., Commissioner, 606*a*
Kings County Insurance Company, Chicago Agency, 606*a*
Kingston, New York, Hotel Burnt, 431
Kinsley, J. W., Going to California, 655
Kinsley, J. W., Resigned, 647
Kirk *vs.* Dodge County Mutual Insurance Company, 661
Kline *vs.* Queen Insurance Company, 376
Knickerbocker Casualty Insurance Company Admitted to Maryland, 554
Knickerbocker Casualty Insurance Company has Complied with Law of State, 476
Knickerbocker Casualty Insurance Company to do Accident Business, 484
Knickerbocker Life Insurance Company, Gaul *vs.*, 377
Knickerbocker Life Insurance Company, Leslie *vs.*, 661
Knickerbocker Plate Glass and Accident Insurance Company, 206*a*
Knobelsdorff, C. & Co., Chicago, 41, 153, 273, 379
Koch & Kerr, St. Louis, 328
Koehn, Herman F., Milwaukee, a Swindler, 541
Krupp Cannon Insured, 485

LACHUTE, Quebec, Cause of Fire, 484
Lacrosse Board of Underwriters, 275*a*
Lacrosse, Explanation from, 316
Lacrosse Letter, 275*a*
Laet, Alleric de, Montreal, Arrested, 660*a*
Lake Disasters for 1875, 96
Lake Insurance, 206*a*
Lake Underwriters, International Board of, 152*a*
Lakometzki Convicted of Incendiarism, 541
Lamar Insurance Company, Chicago, Assessment of Stockholders of, 39
Lamar Insurance Company, Chicago, Melvin *vs.*, 481
Lamar Insurance Company, New York, Chicago Agent, 484
Lambert, Dr. T. S., Master of Arts, 431
Lampblack as an Incendiary, 550, 595
Lancashire Fire Insurance Company Advertises Falsely, 546
Lancashire Fire Insurance Company not out of New Orleans, 276*a*
Lancashire Fire Insurance Company, St. Louis Agency, 323
Lancashire Fire Insurance Company, Withdrawal from National Board, 647, 651
Lancaster Fire Insurance Company, Metz *vs.*, 605
Lancaster Fire Insurance Company, Pennsylvania, Prohibited to do Business in Michigan, 146
Lancaster Fire Insurance Company, Pennsylvania, Withdraws from Michigan Voluntarily, 274
Lancaster, Thomas J., Philadelphia, 648
Langdon, J. W., Absconds, 41
Langdon *vs.* Minnesota Farmers Mutual Fire Insurance Association, 661
Lape, W. H., Newport, Ky., Elected President, 484
Lapsed Policies, if Lapsed in Consequence of War, not Forfeited, 295
Lathrop, Wm. McCracken, Boston, Death of, 555
Latrobe, Administrator, *vs.* Mutual Life Insurance Company, 99*a*
Law Brothers, Cincinnati, 95
Law, John S. & Son, Cincinnati, Removed, 327
Lawrence & Winston, Raleigh, 211
Lawson, George D., 153
Lay, Benjamin D., Roughly Handled by Chicago Paper, 96
Leary, Charles S., Reported Lost, Insurance, 540
Lee *vs.* Guardian Insurance Company, 154*a*
Legislation, Curiosities of, 144
Legislation for Fire Insurance, 15
Legislation in Canada, 199*a*, 280*a*
Legislation in Georgia, 142, 149
Legislation in Louisiana, 142
Legislation in Maine, 212
Legislation in Minnesota, 647
Legislature in New Hampshire, 428
Legislation in New York, 141, 149, 200, 205, 272, 273*a*, 318
Legislation in Pennsylvania, 206*a*, 282*a*
Legislation in Texas, 483
Legislation in Vermont, 658
Legislation in Virginia, 149
Legislation in Wisconsin, 143
Legislation, National and Insurance, 184
Lehigh Valley Fire Insurance Company Advertises a Falsehood, 545
Leslie, Commissioner, Report of, 311
Leslie *vs.* Knickerbocker Life Insurance Company, 661
Lessons of the Broadway Fire, 128
Let Your Light Shine, 199*a*
Lewis, Charlton T., Reads Paper Before American Public Health Association, 656
Lewis, I. J., Chicago, Removed Office, 273
Lewis, William A., Suit Against Phœnix Mutual Life, 96
Lewis & Cornell, Chicago, Change Office, 274
Lewis & Cornell, Chicago, Dissolved, 379
Liability, When Companies Estopped from Repudiating, 208
Liability for Unpaid Subscriptions to Stock, 551
Liability of Insurer Avoided if Representations are Not True, 38
Libel, Heavy Penalty for in, St. Louis Court, 207
Libel, The Law of, 553
Liberty Bell nkstand, Irreverent Caller Causes Disaster, 198
Licensed Victuallers Plate Glass Insurance Company, London, 96
Liddell, George W., Canada Life Insurance Company, 554
Life Association of America, Bougher, Convicted of Slandering, 41, 207
Life Association of America, Hascall, *vs.*, 377
Life Association of America, Motion in Suit against Rhodes, 42
Life Association of America, Paid Insurance, 153
Life Association of America, Pay Claims in Boston, 317
Life Association of America and St. Louis Life, Union of, 36
Life Association of America in New Orleans, 143
Life Companies, Savings Banks and, 543
Life Insurance, Cost of, 34
Life Insurance, Dividends in, 640
Life Insurance, Expenses of, 25
Life Insurance, Growth of, 187
Life Insurance, no Reason to Distrust, 639
Life Insurance, Revival in, 600
Life Insurance, The Ignorant Press on, 244
Life Insurance, The Outlook for, 239
Life Insurance, True Idea of, 188
Life Insurance, The Separation of Fire and, 514
Life Insurance, The Stability of, a Word to Solicitors, 513
Life Insurance Unlucky, 20
Life Insurance? What is, 19
Life Insurance Agents, A Hint to, 584
Life Insurance Companies, Business in 1875, 101*a*, 151
Life Insurance Companies Ought to Make Early Reports, 641
Life Insurance Companies Worthy of Confidence, 639
Life Insurance for the Poor, 15
Life Insurance Illustrated, 153*a*
Life Insurance in Connecticut, Report of, 359
Life Insurance in France, 602
Life Insurance in Illinois, 476
Life Insurance in Kansas, Report of, 470
Life Insurance in Maine, Report of, 361
Life Insurance in Massachusetts, 466
Life Insurance in Michigan, Report of, 416
Life Insurance in New York in 1875, 266
Life Insurance in Ohio, 517
Life Insurance in Pennsylvania, Report of, 414
Life Insurance is a Duty, 19
Life Insurance is a Good Investment, 21
Life Insurance is Moral and Salutary, 20
Life Insurance without Large Accumulations, 127
Life Policies, Forfeiture of, 320
Life Policyholders Swindled, 637
Lilley, George T., Suit on Policy on Life of, against Phœnix Mutual Life Insurance Company, 96
Limitation of Number of Life Company's Policyholders, 548
Lippincott, Auditor, not Renominated, 377
Lippincott, Auditor, Report of, 416
Litchfield, Edward, Appointed Assistant-Secretary, 555
Literature, The Character of Future Canvassing, 407
Litigation, A Notable, 207
Litigation Ended, Metropolitan Life *vs.* Fairbanks, 482
Litigation Increasing, 652
Litigation *in re* Re-insurance of St. Louis Mutual Life, 425
Litigation Resulting from Amalgamation, 422
Liverpool and London and Globe Insurance Company, Canada Business of, 95
Liverpool and London and Globe Insurance Company, Chicago Secretary, 274
Liverpool and London and Globe Insurance Company, Death of Manager, 431
Liverpool and London and Globe Insurance Company, Death of Secretary, 95
Liverpool and London and Globe Insurance Company, Fortieth Annual Meeting, 192
Liverpool and London and Globe, Insurance Company, Southern Agents, 41
Liverpool and London and Globe Insurance Company vote $25,000 to Family of Late Secretary, 211
Liverpool, Fire Insurance in New York and, 364
Lloyd, Isaac F., Elected Secretary, 153
Lloyd, Samuel H., Death of, 93
Lloyds Plate Glass Association, Private Partnership, 476
Lloyds Plate Glass Association Satisfied, 430
Loading off Shore, What Is, 377
Local Ratings in Large Cities, 92
Loeb, Adolph & Co., Chicago, 273, 430
Logarithms, 30
London and Lancashire Insurance Company Coming to New York, 480
London Assurance Corporation Declares Dividend, 606*a*
London Assurance Corporation, Milwaukee Agency, 274
London Assurance Corporation, Southern Agents, 41
London Fire Brigade and Water Supply, 245, 273
London Insurable Value, 483
London Life Insurance Company Licensed, 484
London Salvage Corps, 314
London Water Mains, 484
Long, George H., Assistant Insurance Commissioner, Massachusetts, 273
Long, James, Death of, 273
Longevity, Increase of, Discussed by Charlton T. Lewis, 656
Lord & White, Agency Clay Fire and Marine Insurance company transferred to, 41
Lord & White dissolve, 95
Lorie *vs.* Connecticut Mutual Life Insurance Company, 39
Lorillard Insurance Company, New York, Chicago Agency, 659*a*
Loss, When Policy May be Corrected After, 39
Loss Statistics, Fire Insurance, Without, 357
Losses, Carelessness Responsible for, 187
Louisiana, Legislation in, 142
Ludwig, E. D., Lecture at Boston Board of Underwriters, 97
Lumbermans and Mechanics Insurance Company, St. Louis, Contemplates Agency Business, 420
Lycoming Fire Insurance Company, Bedford *vs.*, 661
Lycoming Fire Insurance Company, Blossom *vs.*, 209
Lycoming Fire Insurance Company, Stephens & Dow *vs.*, 484
Lycoming Fire Insurance Company in North Carolina, 211
Lynch, R. H., Rows to Centennial, 431
Lynchburg Fire Insurance Company, Chicago Agency, 659*a*
Lynchburg Fire Insurance Company, Name Changed to, 273
Lynchburg Insurance and Banking Company, Death of Secretary, 41
Lyon, L. A., Resigned, 647

McCALL, Deputy Superintendent, 201*a*
McCandlish, John M., Elected President, 430
McCann, American Central Insurance Company *vs.*, 271
McCormick Bros. & Findley, Chicago, 328, 379, 484, 556
McCormick, R. S. & W. G., Chicago, 606*a*
McEntee, Gerard L., Rondout, 555
McGill, Commissioner, Preliminary Report of, 206*a*
McGill, Commissioner, Report of, 361
McIntyre, George, Removed by Continental Life Insurance Company, Hartford, 552
McKnight, G. F., Returned to Chicago, 273
McLaren, J. H. and Mr. Oakley, 652
Mackin, Francis, Newark, Elected President, 379
Magee & Cole, Peoria, 202
Magee & Hall, Manhattan Life Insurance Company *vs.*, 661
Mahoney, Thomas, Quebec, Thanked for Politeness, 379
Maine Commissioner, Report, 248
Maine Life Insurance, Report of, 361
Maine, Taxes for 1874, 96
Manayunk Fire Insurance Company, Philadelphia, Admitted to New York, 484
Manayunk Fire Insurance Company, Philadelphia, Elects Secretary and Embarks in Agency Business, 473
Management Expenses of Fire Companies, 206
Manhattan Life Insurance Company *vs.* Buck, 604
Manhattan Life Insurance Company, *vs.* Magee & Hall, 661
Manhattan Life Insurance Company, Attempt to Defraud, 658
Manhattan Life Insurance Company, Western Agents, 41
Manning, George W., Assistant-Secretary, Resigns, 554
Manufacturers Fire and Marine, of Boston, Out of National Board, 85
Manufacturers Fire and Marine, of Boston, Statement, 86
Marckman, George, Secretary, Resigned, 555
Marine Hygiene Discussed, by Dr. Bell, 656
Marine Losses, Heavy, 603
Marine Policy Does Not Cover Deck Loads, 143
Marine Rates Advanced in New York, 659*a*
Marine Risk, An Interesting, 604
Maritime Disasters in Great Britain, 659
Martin et al. *vs.* Ætna Life Insurance Company, 99*a*
Mary Bell, Steamer, Burning of, 203
Maryland, Report of Insurance Department, 263
Maryland, Taxation Reduced, 280*a*, 285*a*
Maryland Fire Insurance Company, Gusdorf *vs.*, 208, 377
Maryland Life Insurance Company, Chicago Agents, 484
Mason, Carrington, Memphis, Elected Secretary, 379
Massachusetts, Life Insurance in, Discussed, 472
Massachusetts, Life Insurance in, Report of, 466
Massachusetts, Companies Admitted and Withdrawn, 212
Massachusetts, Commonwealth *vs.* Mechanics Mutual Fire Insurance Company, 540
Massachusetts, Companies of, Losses by Boston Fire, 154
Massachusetts Decision, the Recent, 583
Massachusetts, Deputy-Commissioner Not to be Abolished, 154
Massachusetts, Report of Commissioner, 246
Massachusetts Insurance Committee in Legislature, 86
Massachusetts Insurance Department, Rumor in Reference to, 660*a*
Massachusetts Insurance Department, Salaries of, 154
Massachusetts Mutual Life Insurance Company and William H. Dyer, 540
Massachusetts Mutual Life Insurance Company, Annual Statement, 206*a*

Massachusetts Mutual Life Insurance Company, Chicago Agent, 273, 483
Massachusetts Mutual Life Insurance Company, Dedham, Administrator *vs.*, 99*a*
Massachusetts Mutual Life Insurance Company, Swift *vs.*, 38
Massachusetts Mutual Relief Association, Athol, Mass., Organized, 273
Massachusets Non-Forfeiture Law, Applies to All Companies, 539, 583, 606
Massosoit Mill, Loss on Policy Contested, 28
Matches, Dangers of, 97
Material Facts, Concealment of, 353
Matrimonial Insurance Company, 95*a*
Meade *vs.* St. Louis Mutual Life Insurance Company, 422
Meade et al. *vs.* Westchester Fire Insurance Company, 605
Meaker, J. W., Chicago, Agent for Mutual Life Insurance Company, 211
Mechanics Mutual Fire Insurance Company, Commonwealth, *vs.*, 540
Mechanics Mutual Fire Insurance Company, Dows *vs.*, 647
Mechanics Mutual Fire Insurance Company, Receiver's Statement, 42
Megarge *in re vs.* Mutual Life Insurance Company, 208
Melvin *vs.* Lamar Insurance Company, Chicago, 481
Memphis *vs.* Foreign Insurance Companies, 39
Mercantile Insurance Company, Chicago, Judge Farwell Refuses to Appoint Receiver, 273
Mercantile Marine Insurance Company, Boston, Chicago Agency, 606*a*
Mercantile Marine Insurance Company, New York, Loss of, 647
Mercantile Mutual Life Association, Cincinnati, 153
Mercer & Goodrich, Boston, 317
Mercer & Whittemore, Boston, 317
Merchants and Mechanics Insurance Company, Pennsylvania, Not Good, 542
Merchants and Manufacturers Mutual Fire Insurance Company, Hamilton, Canada, Going to the Bad, 379
Merchants and Mechanics Insurance Company, Richmond, 606*a*
Merchants Insurance Company, Chicago, Motion to Declare Bankrupt, 153
Merchants Insurance Company, Newark, Successful, 328
Merchants Insurance Company, New Jersey, Chicago Agency, 379
Merchants Insurance Company of New Orleans, Bailey & Pond, *vs.* 30
Merchants Life Insurance Company, 624
Merchants Life Insurance Company, Ripont *vs.*, 660
Merchants Life Insurance Company, Stetwagen *vs.*, 208
Meriden, Connecticut, Always a Loss to Adjust, 30
Meriden Insurance Company, Connecticut, Chicago Agency, 554
Mersereaux *vs.* Phœnix Mutual Life Insurance Company, 660
Metropolitan Fire Insurance Company, New York, Declare Dividend, 483
Metropolitan Fire Insurance Company, Solomon *vs* , 286*a*
Metropolitan Life Insurance Company, Corbin & Gaffney, Suit Withdrawn, 41
Metropolitan Life Insurance Company *vs.* Fairbanks, 482
Metropolitan Life Insurance Company, Monthly Publication, 606*a*
Metropolitan Life Insurance Company, Ohio Agent, 606*a*
Metropolitan Life Insurance Company, Purchase Building, 96
Metropolitan Plate Glass Insurance Company, Death of Vice-President, 379
Metropolitan Plate Glass Insurance Company, Have Complied With State Laws, 476
Metropolitan Plate Glass Insurance Company, Statement, 430
Metz *vs.* Lancaster Fire Insurance Company, 605
Miami Valley Life Insurance Company, Coöperative, 483
Michigan Central Railroad Company, Requires Employes to be Insured, 153
Michigan Fire, Insurance in, 308
Michigan Life, Insurance in, 416
Michigan State Insurance Company, Adrian, Not Out of Business, 606*a*
Michigan Tax on Premiums for 1875, 153
Mickle & Deming, Chicago, 95
Milburn Wagon Works, Burned, 606*a*
Miller's Mutual Insurance, 151*a*
Millhiser & Strauss, Richmond, 483
Mills, Insurance of, 136
Mills, J. H., Claim of Heirs Paid, 317
Millville Fire and Marine Insurance Company, 327
Milwaukee, Heavy Mortality among Children, 420
Milwaukee, Legislation in Reference to Buildings Needed in, 420
Milwaukee, Rates in, too High, 89
Milwaukee, Re-arranging Rates in, 420
Milwaukee, Reckless Underwriting in, 541, 648
Milwaukee Agents, Fines of, Remitted, 212
Milwaukee Fire Department to go to England, 368
Milwaukee Fire Patrol, 88, 286*a*, 320
Milwaukee Letter, 88, 202, 273*a*, 320, 367, 420, 473, 541, 593, 648
Milwaukee Local Board, Danger of Disruption, 474
Milwaukee Local Board Dying, 594
Milwaukee Local Board Troubles, 649
Milwaukee Mechanics Mutual Insurance Company, 89, 323
Mineral Mountain Fire Insurance Company, West Virginia, Driven from Jersey City, 42
Mineral Mountain Fire Insurance Company, West Virginia, not Good, 542
Minnesota Farmers Mutual Insurance Association, Langdon *vs.*, 661
Minnesota, Fire Insurance in, Report of, 361
Minnesota Firemen Asking for Money Paid by Insurance Companies, 154
Minnesota, Governor's Message Relating to Insurance, 82
Minnesota, Insurance in, 206*a*
Minnesota Legislation, 647
Minnesota, Losses in, More than Premiums, 153
Minnesota, New Insurance Law, 274
Minnesota Imitates New York Surplus Law, 281*a*
Minnesota Requires $100,000 in Government Bonds, 542
Mismanagement, Victim of, 145
Misplaced Confidence, 278*a*
Misrepresentation, Distinction between, and Error of Judgment, 143
Mississippi Valley Insurance Company, Northwestern Agency, 273, 430
Mississippi Valley Insurance Company Re-insures Planters Insurance Company, 430
Missouri, Insurance in, Report of, 468
Missouri Commissioner and Boston Companies, 413
Missouri State Mutual Fire Insurance Company, St. Louis Offices, 420
Missouri Valley Life Insurance Company, Clippinger *vs.*, 377
Mitchell, Bennett & Co., Chicago, 607, 274
Mix, James C., New York, 328
Mobile, Fire at, 96
Mobile Fire Department Insurance Company, Admission to New York Asked for, 274
Mobile Fire Department Insurance Company Admitted to New York, 328
Mobile Fire Department Insurance Company, Eastern Agency, 555
Mobile Underwriters, Alabama Agent, 95
Mobile Underwriters, Chicago Agency, 212, 659*a*, 660*a*
Mode of Combining the Observations on the Mortality of a Life Insurance Company, 461
Monrose & Mulville, New York, 430
Montauk Insurance Company Dividend, 41
Montgomery, General Agent, in Hartford, 271*a*
Montgomery, George W., Chicago, 95, 484
Montreal, Licences Granted, 431
Montreal, Report of Building Inspector, 274
Moody and Sankey Cannot Get the Insurance They Want, 199
Moore *vs.* John Hancock Mutual Life Insurance Company, 660
Moore *vs.* Union Mutual Life Insurance Company, 377
Moore, George A., Kansas, 607
Moore, John T., Death of, 430
Moore, Orrin E., Western Agent, 606*a*
Moore, S. M., Chicago, 556, 606*a*
Moral Hazard, 321
Moral Hazard, The, of Fire Insurance, 405
Morris *vs.* Penn Mutual Life Insurance Company, 539, 545, 606
Morris, Helen, Ship burned, 28
Morris, W. C., Superintendent of Agencies, Union Central Life, 375
Morris & Browinski, Advocates of National Board, 199
Morse *vs.* St. Paul Fire and Marine Insurance Company, 661
Morse, E. D., Arrested, 96
Mortality, Collection of Data for Periodical Observations of, 21
Mortality, Duty of Life Managers to Watch, 21
Mortality, Experience of Mutual Life, 74, 643
Mortality, Observations on Combining, 586
Mortality, Rate of, among Insured Lives, 183
Mortality, Rate of, Measured by Hours, 73
Mortality of a Life Insurance Company, Mode of Combining the Observations on the, 461
Mortgages in New York and Brooklyn to Life Insurance Companies, 33, 94, 149, 153, 203*a*, 283*a*, 325, 371, 425, 480, 550, 600, 657
Mortuary Experience, A Novel Feature in, 583
Mosely, of Missouri, in Jail for Attempt to Defraud Mutual Life Insurance Company, 435
Mosely, Dedrick, P., Fires a Shot at Boston Brokers, 86
Mould, H. S., Ohio, 211
Mound City Mutual Fire and Marine Insurance Company Assessment, 379
Mountain, The, and the Mouse, 205
Mott, Wm. B., Newark, Elected Vice-president, 379
Muldon, Samuel C., Mobile, Nominated for Assembly, 379
Mulligan, Wm., goes to Europe, 379
Mullhausen, Germany, Practical Charity in, 655
Mulvehill, Patrick, Arrested for Incendiarism Committed in Chicago in 1861, 552
Munger, D. S., Chicago. 153, 273
Munson, J. W., St. Louis, 420
Murphrey & Co. *vs.* Old Dominion Insurance Company, 477
Mutual Benefit Life Insurance Company, Cannon, *vs.*, 38
Mutual Benefit Life Insurance Compauy, Dungan, *vs.*, 209
Mutual Benefit Life Insurance Company, Tisdale, *vs.*, 98*a*
Mutual Benefit Life Insurance Company, Weed, *vs.*, 380, 661
Mutual Benefit Life Insurance Company, Chicago Agency, 379, 606*a*, 660*a*
Mutual Benefit Life Insurance Company, Creditable Exhibit, 157*a*
Mutual Benefit Life Insurance Company, Death of Agent of, 93
Mutual Benefit Life Insurance Company Elects Vice-President, 153
Mutual Benefit Life Insurance Company Sued in Cincinnati, 659*a*
Mutual Fire Insurance Company, Chester, *vs.* Coatesville Shoe Factory, 208
Mutual Hail Insurance Company, Milwaukee, Statement of, 659*a*
Mutual Life Association, London, Policies not Vitiated by Suicide, 96
Mutual Life Insurance About to be Established in Canada, 41
Mutual Life Insurance Company, Chicago, Dies, 324
Mutual Life Insurance Company, Chicago, Receiver's Petition, 374
Mutual Life Insurance Company, Chicago, Receiver's Report, 660*a*
Mutual Life Insurance Company, New York, *vs.* Florence, 377
Mutual Life Insurance Company, New York, *vs.* Jeffries, 208
Mutual Life Insurance Company, New York, Girard Life Insurance Company, *vs.*, 208
Mutual Life Insurance Company, New York, Latrobe, Administrator, *vs.*, 99*a*
Mutual Life Insurance Company, New York, Weed *vs.*, 94*a*
Mutual Life Insurance Company, New York, Building in Boston, 85
Mutual Life Insurance Company, New York, Chicago Agent, 211, 328
Mutual Life Insurance Company, New York, Discovery of Attempt to Defraud in Missouri, 485
Mutual Life Insurance Company, New York, Elects Second Vice-President and Secretary, 153
Mutual Life Insurance Company, New York, Experience of, 643
Mutual Life Insurance Company, New York, Furnishes Two Governors, 659*a*
Mutual Life Insurance Company, New York, Large Number of Policies, 201*a*
Mutual Life Insurance Company, New York, Limitation of Number of Policies, 281*a*
Mutual Life Insurance Company, New York, Mortality Experience of, 74, 131
Mutual Life Insurance Company, New York, Suit by James A. Rhodes, 153
Mutual Protection, of Pennsylvania, Trying to Dupe Marylanders, 554
Mutual Protection Fire Insurance Company, Georgia, 211
Mutual Protection Fire Insurance Company, Georgia, Small Business, 483
Mutual Protection Life Insurance Company, New York, 624
Mutual Protection Life Insurance Company, of Philadelphia, 88
Mutual Security Insurance Company, Chicago, Assignee's Report, 274, 327, 484, 555, 660*a*
Mutual Security Insurance Company, Chicago, *vs.* Scammon, 99*a*
Mysteries of Life Insurance, 17

NASHVILLE, Trouble in Local Board, 541
Nashville Letter, 541
Nashville Life Insurance Company Decides to go into Liquidation, 212, 285
Nashville Life Insurance Company Re-insured, 604
Nassau Insurance Company Dividend, 41
National Association Fire Engineers, 546
National Board, Advisory Committee of, 322, 379
National Board, Annual Meeting of, 183, 201*a*, 249, 278*a*
National Board, Assault on, 72, 138
National Board, Dropping Members by, 28, 206*a*
National Board, Duties of Members, 127
National Board, Encouragement for, 422
National Board, Executive Committee, 29, 95*a*, 326
National Board Executive Committee, Hospitality of Philadelphia Underwriters to, 367
National Board, Faults of the, and How to Correct Them, 458
National Board, Fire Insurance Rates and the, 355
National Board, Hartford Underwriters in April Meeting of, 319
National Board, Hints to Committee of Fifteen, 470
National Board, Matters in Milwaukee, 320, 368
National Board, Matters in St. Louis, 201
National Board, New Secretary of, 211
National Board and Firecrackers, 523, 598, 655
National Board, Rule Suspended, 41
National Board, Semi-Annual Meeting, Address of President Chase, 543
National Board, Standing Committees of, 326
National Board, Time and Place of Semi-Annual Meeting, 478, 18
National Board, the Recent Withdrawals from the, 651
National Board not a Monopoly. 540
National Board Offers a Reward for Arrest of Incendiary, and He is Arrested, 660*a*
National Board Remits Fines of Milwaukee Agents, 212
National Burglary Insurance Company Collapsed. 153
National Debt May be Paid by Insurance, 41
National Fire Insurance Company *vs.* Jacob Hunzinger, 137
National Fire Insurance Company, Chicago, Assignee Sold Real Estate, 379
National Fire Insurance Company, Hartford, Dividend, 417, 591
National Insurance Convention at Harrisburg, 402, 515, 528
National Life Insurance Company, New York, 624
National Life Insurance Company of United States, Changes in, 207
National Life Insurance Company of United States Elects Assistant-Actuary, 431
National Life Insurance Company of United States, Semi-Annual Report, 482
National Life Insurance Company of United States, Term Insurance, 322
National Loan and Life Insurance Company about to be Established in Canada, 44
Naugatuck Valley Mutual, Re-insured in Home Mutual, of Stafford Springs, 41
Nebraska Loans, The Union Mutual's, 373
Nebraska, Usurious Loans in, 377
Negative Policy Values, 73, 76
Neptune Insurance Company, Boston, Dropped from National Board, 28
Net Valuations, 29, 82, 138, 196, 276*a*, 314, 354
Nevada, Hartford Companies Represented in, 199
New Device for Raising Wrecks, 466
New England Losses by Fire in 1875, 96
New England Mutual Life Insurance Company Building in Boston, 85
New England Mutual Life Insurance Company, Chicago Agency, 274
New England Mutual Life Insurance Company, Detroit Agent, 431
New England Mutual Life Insurance Company, Foreclosing in Chicago, 606*a*
New England Mutual Life Insurance Company, Mortgage on Old South Church, 590
New England Mutual Marine Insurance Company, Hearne *vs.*, 38
New Era Life Insurance Company, Combination of Two Humbugs, 370
New Era Marine Insurance Company, Liverpool, San Francisco Agency, 554
New Hampshire, Insurance in, 309
New Hampshire, Legislation in, 428
New Hampshire Commissioner, Report Considered, 321
New Hampshire Fire Insurance Company, Chicago Agency, 211, 274
New Hampshire Fire Insurance Company, New York Agents, 606*a*

New Hampshire Fire Insurance Company, Officers, 42
New Jersey, Bill Introduced for Insurance Commissioner, 212
New Jersey, Illegal Insurance in, 375
New Jersey Legislative Committee on Insurance, 95
New Jersey, License Fees and Taxes Charged, 274
New Jersey Fire, Marine and Inland Insurance Company, Name Changed, 273
New Jersey Mutual Life Insurance Company, Good Work by Baldwin, 379
New Jersey Mutual Life Insurance Company, Western Agent, 606a
New Jersey Plate Glass Insurance Company, Increased Capital, 275
New Jersey Plate Glass Insurance Company, Proceedings Against, 484
New Orleans, License Fees in, 30
New Orleans, Statements of Local Companies, 89
New Orleans, Suits Against Life Companies in, 143
New Orleans, Why Business is given to Local Companies, 143
New Orleans Debt and Life Insurance Agency, 430
New Orleans Letter, 30, 89, 142, 202, 274a
New York, Fire and Marine Insurance in, in 1875, 189
New York, Life, Insurance in, Report of, 369
New York and Liverpool, Fire Insurance in, 364
New York and Yonkers Fire Insurance Company, Name Changed, 659
New York Board, Annual Election, 326
New York Board, Pinckney, *vs.*, 99a
New York Board, Powers of, 99a, 153a
New York Board, Report of Superintendent of Rates and Surveys, 137, 145
New York City Insurance Company, Name Adopted, 659
New York Daily Papers, Ignorance of, 211, 650, 651
New York Fires, 9 a, 376, 379, 484, 658
New York Insurance Companies Illegally Assessed in Connecticut, 29
New York Insurance Department, 31
New York Legislature, Bill Introduced to Tax Insurance Capital, 97
New York Legislature, Insurance Committee of, 87
New York Life Insurance Company *vs.* Statham, Dudley, Seyms, 286a, 604
New York Life Insurance Company, Agent Absconds, 41
New York Life Insurance Company, Attacked by Strikers, 599, 650
New York Life Insurance Company, California Agent Sued, 379
New York Life Insurance Company, Cincinnati Office Removed, 659a
New York Life Insurance Company, New England Manager, 485
New York Life Insurance Company, Pays General Custer and others, 659a
New York Life Insurance Company, Pittsburg Agency, 555
New York Life Insurance Company, Statement of, 152a
New York Life Insurance Company Testing Stamp Act in Canada, 606a
New York State does not Require $100,000 in Government Bonds, 542
New York State Life Insurance Company, 624.
New York State Loan and Trust Company, Northern Insurance Company, *vs.*, 39
New York Superintendent, Delay in Report of, 141
New York Underwriters Agency Show Card, 328
New York Water Supply, 484, 597, 601, 655
New York and Boston Fire Insurance Company Organized, 485
New Zealand Insurance Company, Semi-Annual Meeting, 552
Newell Brothers, Shelburne Falls, to Receive Insurance, 484
Newell, William S., 212
Newark City Fire Insurance Company Admitted to New York, 154
Newark City Fire Insurance Company, Chicago Agency, 95
Newark Pedestrian Contest, 556
Newark Underwriters Agency, Chicago Agency, 556
Niagara Insurance Company Dividend, 41
Non-Board Agency in Hartford, 591
Non-Board Companies, High Rates of, 647
Non-Forfeiture Decision, Death Claim Settled Because of, 589
Non-Forfeiture Law of Massachusetts Applies to all Companies, 545, 583, 606
Non-Forfeiture Law of Massachusetts not Applicable to Policies of Continental Life, of New York, 28
Non-Forfeiture Law of New York, 375
Non-Payment of Life Premium, Insanity an Excuse for, 376
North America Life Insurance Company, Chapin *vs.*, 380
North America Life Insurance Company, History of Troubles, 650
North America Life Insurance Company, More about its Annual Statement, 368
North America Life Insurance Company and the Pocket Index, 595
North British and Mercantile Insurance Company, Chicago Agency, 379
North British and Mercantile Insurance Company in Hungary, 555
North British and Mercantile Insurance Company, Large Risk, 484
North British and Mercantile Insurance Company, New York Agents, 328
North British and Mercantile Insurance Company Pays License Fee in New Orleans, 276a
North British and Mercantile Insurance Company's Report, 273
North British and Mercantile Insurance Company, Toledo Agency, 484
North British and Mercantile Insurance Company, Western Department, 274
North British and Mercantile Insurance Company, Withdrawal from National Board, 647, 651
North Carolina, Business of Insurance Companies in 1875, 273
North Carolina Home Fire Insurance Company in Virginia, 273
North Hoosac Woollen Mills Destroyed, 96
Northern Insurance Company *vs.* New York State Loan and Trust Company, 39
Northern Insurance Company, Boston Agency, 199
Northern Insurance Company, Indiana Agent, 380
Northern Insurance Company, Milwaukee Agent, 274
Northern Insurance Company, New Orleans Agency, 555
Northern Insurance Company Recovered Loss, 222
Northern Insurance Company, St. Louis Agency, 320
Northwest, Fire Underwriters Association of, 374, 482, 537, 545
Northwestern Mutual Life Insurance Company, Angle *vs.*, 271, 549
Northwestern Mutual Life Insurance Company, Agent Arrested, 42
Northwestern Mutual Life Insurance Company Arrest Gamble for False Pretences, 607
Northwestern Mutual Life Insurance Company Fighting Taxation, 202
Northwestern Mutual Life Insurance Company, Good Business, 474, 541, 593
Northwestern Mutual Life Insurance Company, Indiana Agent, 380
Northwestern National Insurance Company, Johnson *vs.*, 377
Northwestern National Insurance Company, Milwaukee, 95
Northwestern National Insurance Company, St. Louis Agency, 659a
Northwestern National Insurance Company, Then and Now, 299a
Note Given for Premium Entitled to Grace, 661
Notes for Stock in Mutual Companies, When Cannot be Sued, 377
Notes for Subscription to Stock, When Collectible, 271
Notice When Premium Due Must be Given, 661
Novel Features in Mortuary Experience, 583
Noyes, Ben, still a Cause of Trouble, 5 6
Noyes, William A., St. Louis, 606a, 659a
Nye, Commissioner, Report of, 248, 361

O'BRIEN *vs.* Commercial Fire Insurance Company, 38
O'Connor, Francis B., Sues United States Life Insurance Company, 599
Oakley, Henry A., and Chicago, 655
Oakley, Henry A., and Mr. McLaren, 652
Oakley, Richard Banner, London, Sentenced for Fraud, 484
Observations, Proper Method of Combining on Insured Lives, 193, 586
Ocean Marine Insurance Association, Halifax, 431
Ockershausen's Sugar House Burnt, 553
Odell, D., Death of Wife of, 606a
Ogden & Hathaway, Milwaukee. 273a, 274
Ohio, Bill in Senate to Prevent Removal of Cases to United States Courts, 95
Ohio, Fire Insurance in since 1870, 592
Ohio, Life Insurance in, 517
Ohio, Life Underwriters Association of, Annual Meeting, 410
Ohio, Superintendent's Preliminary Report, 211
Ohio, Taxation in, 593
Ohio, Worthless Companies in, 542
Ohio Life Insurance Company, Cleveland, Re-insured, 379
Old Dominion Insurance Company, Murphrey & Co. *vs.*, 377
Old Dominion Insurance Company Withdraws from New York, 211
Old South Church, Boston, 366, 472, 590, 647
Ontario Mutual Life Association, Waterloo, 554
Orient Insurance Company, Hartford, Boston Agency Changed, 199
Orient Insurance Company, Hartford, Chicago Agency, 606a
Orient Insurance Company, Hartford, Death of Vice-President, 271a
Orient Insurance Company, Hartford, Dividend, 417, 591
Orient Insurance Company, Hartford, Late Announcement of Change in New York Agency, 546
Orient Insurance Company, Hartford, Western Agent, 202
Orient Mutual Insurance Company, New York, Milwaukee Agency, 274
Oriental Marine Insurance Company Resolved to Wind up, 211
Ormerad, T., Halifax, 136
Oswego and Onondaga Insurance Company Contemplate Removal, 554
Oswego County Farmers Insurance Company Closed, 273
Ottawa, Canada, Fires in, 484
Over-Insurance in Cleveland, 649
Overloading Vessels, 466

PACIFIC Fire Insurance Company Chicago Agents, 328
Pacific Insurance Company Sues Phœnix, of New York, 97
Pacific Mutual Life Insurance Company, California, Northwestern Agent, 273
Pacific Mutual Life Insurance Company, California, Preparing to Enter New York, 607
Pacific Mutual Life Insurance Company, St. Louis Agency, 660a
Padfield, American Insurance Company *vs.*, 93a
Page, John C., Boston, 199
Palmer *vs.* Continentnl Life Insurance Company of New York, 208
Palmer, O. H., on Assignment of Wife's Policy, 325
Panton, G. A., Edinburgh, 95
Park, Judge, Connecticut, Impeachment of, Recommended, 556
Parker *vs.* Arctic Fire Insurance Company, 38
Parole Insurance, 590
Partnership, How Sale in, Affects Insurance, 661
Partnership Property, Insurance on, 209
Patent Insurance Plans, 322
Patent Rights, Infringement of, 370
Patriotism and Gunpowder, 598
Patrons of Husbandry, Alabama, 32
Patton, J. N., Appointed Secretary Alliance Life, 273
Paul, C. D., Visits New York Insurance Department for Empire Fire and Marine Insurance Company, 555
Paulson, President, Death of Son of, 555
Paulson, Wm. E., Chicago, Agent Mutual Benefit Life, 379
Payment of Premium Suspended by War, 209
Payment of Premium, What is Proof of, 207
Payne, F. C. Milwaukee, Married, 368
Pease & Collins, Toledo, 484
Pedestrians in Newark, 556, 606a
Peet, E. W., Elected Vice-president, 207
Pell, Alfred, New York, 95
Penn Fire Insurance Company, Cause of Failure, 147
Penn Fire Insurance Company in Trouble, 141
Penn Mutual Life Insurance Company, Bird, *vs.*, 209
Penn Mutual Life Insurance Company, Morris, *vs.*, 539, 545, 606
Penn Mutual Life Insurance Company, Chicago Agency, 211
Penn Mutual Life Insurance Company, Judgment against Defaulting Agent, 418
Penn Mutual Life Insurance Company, Large New Business, 555
Pennsylvania, Life Business in, 414
Pennsylvania Central Insurance Company, *vs.* Gayman, 377
Pennsylvania Commissioner's Report, 357
Pennsylvania Companies, 31
Pennsylvania Companies to Increase Capital, 318
Pennsylvania Fire Insurance Company Pays Dividend, 553
Pennsylvania Fire Insurance Company, St. Louis Agency, 320, 420
Pennsylvania Insurance Companies, Chart of, 209
Pennsylvania State Board of Underwriters, 276a
Peoria, Grange Insurance Company Organized, 202
Peoria Letter, 202
Peoples Insurance Company, Memphis, Elects Secretary, 379
Peoples Insurance Company, Memphis, Retires from Agency Business, 430
Peoples Insurance Company Dividend, 41
Peoples Insurance Company, Newark, Chicago Agency, 379
Peoples Insurance Company, Newark, Milwaukee Agent, 273a
Peoples Insurance Company, Newark, New York Agent, 153
Peoples Insurance Company, Trenton, St. Louis Agency out of Board, 420
Permanent Life, Fire, Assurance and Loan Company of London, Small Stealings by alleged, 204a
Persons and Things, Insurance Pertains to, 38
Peters, Thomas, Jr., 95
Petroleum Fires not quenched by Water, 465
Pickett S. Howard, Public Warned, 42
Piedmont and Arlington Life Insurance Company, Ewing, *vs.*, 605
Piedmont and Arlington Life Insurance Company, Retirement of President Carrington, 376
Pierce, Home Life Insurance Company, *vs.*, 606
Pierson, James B., Elected Vice-President, 153
Pike, W. S., Steamer, Burned, 30
Pillsbury, Commissioner, Report of, 309
Pinckney *vs.* New York Board, 99a
Pitcher, William R., New York, 606a
Pittsburgh Fires, 95, 153, 601
Pittsburgh Insurance Companies, Dividends of, 96
Pittsburgh Insurance Company, Adams *vs.*, 39
Pittsfield, New Hampshire, 153
Phenix Insurance Company, Brooklyn, Chicago Agent, 153, 274
Phenix Insurance Company, Brooklyn, Indiana Agent, 380
Phenix Insurance Company, Brooklyn, Milwaukee Agency, 274
Phenix Insurance Company, Sued by Pacific, 96
Philadelphia Board of Underwriters, Officers of, 88
Philadelphia, Conviction for Arson, 473
Philadelphia, Dividends of Companies, 88, 272a
Philadelphia, Extensive Fires, 198
Philadelphia Fire Department, Parade Authorized, 272a
Philadelphia Fire Insurance Company Chartered, 273
Philadelphia Fire Insurance Company, Chicago Agency, 556
Philadelphia Fire Insurance Patrol, Report for 1875, 212
Philadelphia Letter, 29, 88, 141, 197, 272a, 318, 473, 648
Philadelphia Underwriters, St. Louis Agency, 659a
Philadelphia Water Supply, 84
Phœnix Fire Insurance Company, Hartford, Declares Dividend, 379, 417, 591
Phœnix Fire Insurance Company, Hartford, Elects Officers, 431
Phœnix Fire Insurance Company, Hartford, in Good Company, 648
Phœnix Fire Insurance Company, Hartford, Increase of Capital, 271a, 326
Phœnix Fire Insurance Company, Hartford, Indiana Agent, 380
Phœnix Fire Insurance Company, Hartford, Milwaukee Agency, 541
Phœnix Mutual Life Insurance Company, Mersereaux, *vs.*, 660
Phœnix Mutual Life Insurance Company, Wm. A. Louis *vs.*, 96
Phœnix Mutual Life Insurance Company, Agent Robbed, 555
Phœnix Mutual Life Insurance Company, Statement, 146
Phœnix Mutual Life Insurance Company, Condition, 203
Phœnix Mutual Life Insurance Company, Northwest Agency, 96
Phœnix Mutual Life Insurance Company, Philadelphia Agency, 328
Phœnix Mutual Life Insurance Company, Rent, Office, 319, 367
Phœnix Mutual Life Insurance Company, Western Agents, 483
Physicians Testimony Inadmissable, 271
Pictures Stolen at a Fire, 658
Plaintiff Having Elected to Sue in Maryland Cannot Afterwards Sue in New York, 99 a
Plankinton, John, Milwaukee, Sends Check to Fire Department, 420
Planters Insurance Company, Memphis, Retires From Agency Business, 430
Plate Glass Company, a New, 206a
Policy Clause, When Company is Estopped From Pleading, 377
Policy, Form of, to be Prescribed by Legislature, 659a
Policy Not Voided by Increase of Risk, 208
Policy, Refusal of Agent to Deliver, 31
Policy, When Agent May Refuse to Deliver, 98a
Policy, When Individual, Covers Partnership Property, 208
Policyholders, Life, Swindled, 637
Pope, Henry A., Death of Wife of, 95
Positive Life Assurance Company, England, Condition of, 281a

Positive Life Assurance Company, England, Reorganized, 555
Pottle, M. L., Chicago, 211, 273
Pottsville, Incendiary Convicted, 273
Practical Charity in Germany, 655
Premium, Payment of, by Note, 271
Premium, Payment of, Policy Condition as to, 38
Premium, What is Proof of Payment, 207
Premium Note, Entitled to Grace, 661
Premium Note, Non-payment of, 208, 605
Premium Note, Notice of Non-payment must be Given, 605
Prendergast, J. B., Chicago, 483
Prendergast & Korner, Cleveland, 649
Press, General, on Insurance, 651
Price, Commissioner, and Boston Companies, 419
Price, Commissioner, in a Quarrel, 320
Price, Commissioner, Report of, 468
Profits of Fire Underwriting, 17
Proof of Death, Letters of Administration not, 98*a*
Proof of Loss, Conditions as to, 209
Prospectus, THE SPECTATOR, for 1876, 3
Prospectus, THE SPECTATOR, for 1877, 627
Protection (?) Life, of Chicago, a Swindle, 480
Protection Life Insurance Company, Chicago, Withdrawn from Missouri, 211
Protection Life Insurance Company, Richmond, Re-insures Ohio Life, 379
Providence, Loss by Fire at, 554
Providence Protective Brigade, 97*a*
Provident, The Untrustworthy, and its late President, 596
Provident Life and Trust Company, Philadelphia, 423
Provident Savings Life Assurance Society, A Good Word for, 476
Provident Savings Life Assurance Society Accepts Bad Risk, 484
Provident Savings Life Assurance Society and C. F. Comfort, 278*a*
Provident Savings Life Assurance Society Exhibit, 205
Provident Savings Life Assurance Society in a Strait, 600
Provident Savings Life Assurance Society, Letter from Mr. Walker, 596
Provident Savings Life Assurance Society, Plan Tried and Abandoned in Germany, 370
Provident Savings Life Assurance Society, Promises and Practices, 418
Provident Savings Life Assurance Society Secedes from One Point, 430
Provident Savings Life Assurance Society, Story that a Purchaser can be Found, 423
Provincial Insurance Company, Toronto, An Unsatisfactory Statement, 552
Prudential Friendly Society, Newark, Organized, 484
Putnam *vs.* Home Insurance Company, Columbus, 590
Putnam, Israel, Removed to Mobile, 95
Putnam Fire Insurance Company, Hartford, Suit against, 555

QUEBEC, Fire Risks in, 602
Quebec Fire, Losses by, 555
Quebec City Fire Insurance Company, Canada, Declares Dividend and Purchases Lot for Building, 555
Quebec Fire Insurance Company Coming to United States, 379
Quebec Stamp Act, No Enforcement, 379
Queen City Fire Insurance Company, Canada, Toronto Agents, 379
Queen Insurance Company, Annual Meeting, 375, 380
Queen Insurance Company, Gibbs *vs.*, 38
Queen Insurance Company, Harris *vs.*, 98*a*
Queen Insurance Company, Kline *vs.*, 376
Queen Insurance Company Testing Stamp Act in Canada, 606*a*

RAE, G. Bentham, New York, 660*a*
Railway Passengers Assurance Company, of London, Heavy Losses, 212
Railway Travel Not Dangerous, 154
Railway Wrecks, A New Device for, 466
Ramsay, A. G., President, Re-elected, 550
Rankin, J. M., 95
Rann *vs.* Home Insurance Company, 151
Ranney, J. R., Removed to Atlanta, 142
Rates and Rating, 409
Rates, Building Laws and Insurance in Sweden, 279*a*
Rates, Fire Insurance and the National Board, 355
Rates for Fire Insurance, 581
Rates in Cleveland, 594
Rates, Local, in Large Cities, 144
Rates, Marine, Increased at Chicago, 274
Rates on Coal Oil in Tanks, 427
Rates Re-arranging in Milwaukee, 420
Rates Reduced in Massachusetts, 317
Rates Reduced in Tennessee, 41
Rates Suggestions by a Correspondent, 542
Ratings, Changes in Local, 94
Read, S. Tyler, New Orleans, 430
Reading Storm Insurance Company to be Started, 659*a*
Real Estate, Investments in, 280
Real Estate Record on Life Insurance, 322
Reals *vs.* Globe Mutual Life Insurance Company, 208, 661
Receivers, Bill in Reference to Taking Possession of Securities by, 142
Redeem Policy, When Right to Ceases, 209
Reform at the Eleventh Hour, 203
Reformation of Policy, 38, 605
Refusal of Agent to Deliver Policy, 31
Reinsurance Litigation *in re* St. Louis Mutual Life, 425
Rejected Fire Assets, 240
Reliance Fire Insurance Company, Death of Secretary of, 95
Reliance Fire Insurance Company Withdraws from New York, 211
Relief Fire Insurance Company, Steinbuck *vs.*, 99*a*
Remedy for Undercutting, 515
Remittances, Agents', 642
Repairs, when Permitted, 151
Report, The Fire, for 1876, 199*a*
Reports of Agents, Delays in, 205*a*
Representations of Agent, when Fraudulent so as to Void Policy, 93*a*
Republic Life Insurance Company, Chicago, Elects Officers, 379
Republic Life Insurance Company, Chicago, Shaw *vs.*, 271
Republic Fire Insurance Company, Chicago, Assignee's Report, 431
Republic Fire Insurance Company, New York, Makes Dividend, 431
Reserve Fire Insurance Company, Boston, Contests on Ground Policy Cancelled before Fire, 28
Reserve Fire Insurance Company, Boston, Northwestern Agents, 273
Reserve Fire Insurance Company, Boston, San Francisco Agent, 317
Reserve Mutual Life Insurance Company, 624
Responsibilities and Duties of Trustees, 581
Responsibility for Acts of a Clerk, 31
Residence Fire Insurance Company, Cleveland, Ohio, 95
Resolute Fire Insurance Company, Payments to Policyholders, 327
Restoration of Health, 132
Retaliatory Legislation in Canada, 199*a*
Return Premiums, to Whom Payable, 277*a*
Review, London, Representative Visits America, 484
Rhode Island, Insurance in, 152*a*, 463
Rhodes, Commissioner, Opposition to Reduction of Salary of, in Boston, 270
Rhodes, Commissioner, Report of, 246, 466
Rhodes, James A., *vs.* Mutual Life Insurance Company, 153
Rhodes, James A., Death of, 606*a*
Rhodes, James A., Motion to Vacate Order of Arrest, 42
Rice, Dr. C. D., North Carolina, 483
Richmond, A Man Hanged in, for Arson, 545
Richmond Salvage Corps, 483
Riddle, J. Irving, Terre Haute, Indiana, 380
Ridgewood Insurance Company Dividend, 421, 430
Ripont *vs.* Merchants Life Insurance Company, 660
Risks, Agents' Delays in Reporting, 205*a*
Robinson & Callender, Peoria, 202
Rochester German Insurance Company, New York Agents, 95
Rochester German Insurance Company, Northwestern Department, 273
Rochester German Insurance Company, St. Louis Agency, 421
Rochester, Rates Reduced in, 211
Rockford, Illinois Fire Department, 95
Rockford Insurance Company have Forger Arrested, 96
Rockwell, A. P., Boston, 317
Rodeph Sholem, Congregation of, Firemens Fund Insurance Company *vs.*, 209
Rodgers & Meyer, San Francisco, 554
Rodolf & Son, Lacrosse, 276*a*, 316
Roger Williams Insurance Company, General Agent, 434
Roger Williams Insurance Company, New York Agents of, 41
Roger Williams Insurance Company, Western Department, 95
Rogers, President, Boston, Recovering, 473
Rogers, Shubael G., Death of, 647, 659*a*
Rollins, F. H., Operating in Cincinnati, 542, 596
Rondout Agency of London Assurance, Scottish Commercial, German American, Firemans Fund, 555
Roome, A. P. M., Recovered, 153
Roosevelt, N. L., Elected Secretary, 485
Rouse, E. C., Elected President, 271
Row, Commissioner, and the American Insurance Company, 376, 427
Row, Commissioner, Extreme Caution, 375
Row, Commissioner, Report of, 212, 308, 411
Row, Commissioner, Revokes Authority, 146
Rowe, Richard, Boston, Married, 317
Royce, P. C., Elected Secretary, 555
Royal Insurance Company, Annual Meeting, 478
Royal Insurance Company, Cincinnati Agent, 327
Royal Insurance Company Loses Suit, 659*a*
Royal Insurance Company, Rumors of Retirement from National Board, 30
Royal Insurance Company, Tennessee Agent, 542
Royal Insurance Company, Withdrawal from National Board, 647, 651
Royal Canadian Insurance Company, Death of President of, 153
Royal Canadian Insurance Company, Department of the Gulf, 203, 607
Royal Canadian Insurance Company, Increase of Assets of, 153*a*
Royal Canadian Insurance Company, Loss by Broadway Fire, 211
Royal Canadian Insurance Company, New York Agency, 211
Royal Canadian Insurance Company, Statement for 1875, 282*a*
Ruggles, Receiver *vs.* Brock, 154*a*
Ryan *vs.* World Life Insurance Company, 38
Ryan, E. E., & Co., Chicago, 483, 485
Ryan, J., Volney, Arrested, 434

SABINE & Allen, Dissolved, 141
Safeguard Insurance Company, New York, Chicago Agency, 274, 607
Safeguard Insurance Company, New York, Dividend, 41
Safety at Sea, Action by Congress, 148
Safety Deposit Life Insurance Company, Chicago, 324
Safety Fire Insurance Company of Hartford, 37
Safety Funds in Fire Insurance, 226
Salesmen, Unemployed, 354
San Francisco Board of Fire Underwriters, Election of Officers, 95
San Francisco Board of Fire Underwriters Offer Reward for Arrest of Incendiary, 660*a*
San Francisco Fires, 431, 556, 604, 660*a*
San Francisco, Unseaworthy Ships, 154
Sanity, What is Proof of, 661
Satterlee, Hallett & Smith, Removed Officers, 328
Savage, Travelers Insurance Company *vs.*, 95
Savage, George W., Elected President, 286*a*
Savage, George W., Suggested as Manager for English Company, 33
Savannah, Burning of Cotton in, 655
Savannah, Georgia Fire, 555, 556
Savings Banks *vs.* Life Insurance, 23
Savings Banks, Insurance of Deposits in, Recommended, 41
Savings Banks and Life Insurance Companies, 543
Sawyer, Upton *vs.* 154*a*
Scammon, Mutual Securirty Insurance Company, Chicago, *vs.*, 99*a*
Scammon *vs.* Kimball, Receiver, 376
Schoonmaker, G. W., goes to Europe, 379
Schott *vs.* Wright, 271
Schultz *vs.* Hawkeye Insurance Company, 605
Schwartz *vs.* Germania Life Insurance Company, 98*a*
Scott Uda Fire Ladder, Adopted in Philadelphia, 327
Scott & Walmsley, Toronto, 370, 660*a*
Scottish Commercial Insurance Company, Annual Meeting, 284*a*
Scottish Commercial Insurance Company Appoints Assistant Secretary, 555
Scottish Commercial Insurance Company Employes Going to Centennial, 431
Scottish Commercial Insurance Company, Joint-resident Manager Appointed, 37
Scottish Commercial Insurance Company, Milwaukee Agency, 274
Scottish Commercial Insurance Company Resume Chicago Agency, 212
Scottish Commercial Insurance Company, St. Louis Agency, 328
Scottish Commercial Insurance Company, Western Department of, 202
Scottish Commercial Insurance Company to have Agencies in South, 485
Scottish Metropolitan Life Assurance Company, 430
Scottish Provident Institution, Birmingham, Secretary, 95
Sea Insurance Company, Liverpool, New York Agency, 660*a*
Sears, W. B., Boston, Assistant Engineer Brookline Fire Department, 318
Second Policy, When, Without Consent, does not Void First, 208
Securities, Insecure and Secure, 513
Security Insurance Company, New Haven, Chicago Agent, 484
Security Fire Insurance Company, New York, Dishonest Manipulation of Assets of, 33
Security Life Insurance Company, Erroneous Statement Corrected, 203
Seligman, B. H. & Co., Chicago, 212, 379, 483
Semler, Albert, West Bend, Wisconsin, Defaulter, 420
Semler, Albert, West Bend, Wisconsin, Delegate to St. Louis Convention, 368
Senate, United States, Bill Introduced in, 31
Sentiment, A Change of, 306
Separation, The, of Fire and Life Insurance, 514
Set Off, Right of, 376
Sewell, John, Adjuster, Death of, 554
Sewell's Point, Hampton Roads Fire, 273
Shandrew, F. E., Chicago, 211
Shankland, E. R., Proposed Plan of Insurance for Grangers, 94
Shaw *vs.* Republic Life Insurance Company, 271
Shawmut Insurance Company, Boston, Resignation of President, 647
Shawmut Insurance Company, Boston, Western Agency, 273, 606*a*
Sherlock, Germania Insurance Company, *vs.*, 38
Sherman, Auditor, Insurance Report of, 362
Shipman, Nathaniel, elected Director of the Ætna Fire Insurance Company, Hartford, 379
Shoe and Leather Insurance Company, Boston, Dropped from National Board, 28
Short, Henry C., Boston, 659*a*
Shrewsbury Mutual Insurance Company, Where is It? 555
Shultz *vs.* World Mutual Life Insurance Company, 154*a*
Sibley, Swindler, 151*a*
Silvey, James A., Death of Son of, 95
Simmons, J. A., Memphis, Takes Agency Business of Littlejohn & Beatty, 379
Sincennes, J. F., Death of, 153
Situation, THE SPECTATOR and the, 650
Skirving, David, England, Death of, 95
Slade, Jarvis, Report, 41
Slotham & Dudley, New York Life Insurance Company *vs.* 286*a*
Smalley, A. A., Newark, Resigns 379
Smith *vs.* Exchange Fire Insurance Company, 207
Smith, A. J., Removed from Agency Charter Oak Life Insurance Company, 96
Smith, A. T., Chicago, 555
Smith, Albert E., Adjuster, Death of, 484
Smith, Andrew J., President, Tug Named for Him
Smith, Benson B., New York, Removed, 273
Smith, Commissioner, Report of, 80, 92
Smith, Commissioner, Retirement of, 32
Smith, Eldad, Racine, Death of, 95
Smith, George C., Arrested, 154
Smith, J. C., Chicago, 211
Smith, Marshall J., & Co., New Orleans, 276*a*
Smith, Professor William, Scholarship in Memory of, 431
Smith, R. C., Wilksbarre, 483
Smith, R. J., Chicago, 317, 606*a*
Smith, S. Eldridge, Changes from Atlas Insurance Company to Girard Insurance Company, 540
Smyth, Acting Superintendent, Called Upon for Action, 475
Smyth, Acting Superintendent, Circular from, 154
Smyth, Acting Superintendent, Inexplicable Action, 476
Smyth, Acting Superintendent, Prepares Report, 141
Smyth, Acting Superintendent, Recommendation of, Adopted by Maine, 212
Smyth, Acting Superintendent, Report of, 144, 189, 266, 369
Smyth, Acting Superintendent, Satisfactory, 201*a*
Smyth, Acting Superintendent, Suit Against *in re* Eclectic Life, 318
Solicitors, A New Departure for Life Insurance, 305
Solicitors, A Word to, the Stability of Life Insurance, 513
Solicitors Should be Hopeful, 642
Solomon *vs.* Metropolitan Insurance Company, 286*a*
Some of the Comments on the Failure of the Continenta, Life, of New York, 651
South, Condition as to Visiting, Violated, 605
South, Crops Good, 473
Southbridge, Massachusetts, Firemen Resigned, 659*a*
Southern Board of Underwriters, 280*a*
Southern Life Insurance Company, Collapse of, 148

Southern Life Insurance Association, Annual Meeting, 480
Southern Mutual Fire Insurance Company, Georgia, North Carolina Agency, 274
Southern Mutual Fire Insurance Company, Georgia, Success of, 473
Southern Policies Lapsed During the War, 604
Southern Underwriters Association, Bad Risk, 595
Southern Underwriters Association, Extending Agencies, 483
Southern Underwriters Association, Good, 542
Southern Underwriters Association, Meeting at New Orleans, 274 *a*
Southern Underwriters Association, Organized, 211
Southern Underwriters Association will Convene, 41
Southwick, S. H., Chicago, 153, 211, 212
Sparkman, James T., Death of, 279
Spaulding, Report of, on Adjustments at Chicago, 600
SPECTATOR, THE, and the Situation, 650
SPECTATOR, THE, Prospectus for 1876, 3
SPECTATOR, THE, Prospectus for 1877, 627
Spencer, Commissioner, Report of, 438
Spencer, R. P., Jr., Death of, 95
Spencer, R. P., Jr., Not Dead, 142
Spontaneous Combustion Causes Fire in Bowery, New York, 153
Spontaneous Combustion of Iron Filings, 659*a*
Springfield Fire and Marine Insurance Company, 37
St. Hyacinthe, Canada, Burned by an Incendiary, 551
St. John, Canada, Fire and Great Danger, 555
St. John & Hughes Removed Office, 211
St. Louis, Amalgamations in, 201, 320
St. Louis Board of Underwriters Elects Officers, 419
St. Louis Board of Underwriters, Troubles of, 594
St. Louis, Bridge Approaches, Bad Risks, 419
St. Louis, Chamber of Commerce Building, 201
St. Louis Fires, 320, 419, 482, 594
St. Louis, Kansas City & Northern Railroad Insured, 484
St. Louis Letter, 201, 320, 412, 514
St. Louis Life Insurance Company, Bergman *vs.*, 605
St. Louis Life Insurance Company and Life Association of America, Union of, 36
St. Louis Life Insurance Company, Name Changed, 153
St. Louis Life Insurance Company, Suit by Policyholders Dissatisfied with Re-insurance, 555
St. Louis Mutual Life Insurance Company, Jarman *vs.*, 661
St. Louis Mutual Life Insurance Company, Meade *vs.*, 422
St. Louis, New Building Law in, 153
St. Louis Salvage Corps Executive Committee, 419
St. Louis, Undercutting in, 594
St. Nicholas Insurance Company, New York, Brooklyn Agency, 660*a*
St. Paul Fire and Marine Insurance Company, Morse *vs.*, 661
St. Paul Fire and Marine Insurance Company Elects Officers, 428
St. Paul Fire and Marine Insurance Company, Indiana Agent, 380
St. Paul Fire and Marine Insurance Company, Southern Special Agent and New York Agency, 153
Staaden, Nicholas, Chicago Firebug Indicted, 327
Stability, The, of Life Insurance, a Word to Solicitors, 513
Stadacona Fire Insurance Company Coming to United States, 379
Stadacona Fire Insurance Company Congratulated, 430
Stadacona Fire Insurance Company Thanked, 430
Stadacona Fire and Life Insurance Company, 95
Stamp Tax in Canada, 426
Stamp Tax in Canada Contested, 606*a*
Standard Fire Insurance Company, London, 95
Standard Life Insurance Company, 624
Standard Oil Company *vs.* Triumph Insurance Company, 271
Standart, C. W., New York, 154
Starbuck, Senator, 92
State Insurance Company, Chicago, and its Treasurer Smith, 212
State Insurance Company, Chicago, Assignee's Report, 273, 327, 554
State Insurance Company, Chicago, Creditors Asking for Dividend, 379
State Insurance Company, Chicago, President Smith Ordered to Disgorge, 274
State Fire Insurance Company, Indiana, not Good, 143, 542
State Fire Insurance Company, Jersey City, Rumors in Reference to, 199, 201*a*
State Insurance Company, Lansing, Michigan, Decides to Close, 482
State Mutual Life Assurance Company, Worcester, Mass., Bigelow *vs.*, 316
State Mutual Life Assurance Company, Worcester, Mass., Favorable Exhibit, 206*a*
State Officials, Frequent Changes Deprecated, 71
State Supervision, 71
State Supervision Attacked at the Harrisburg Convention, 582
State Supervision and Finch, 598
State Supervision Viewed in the Light of Recent Events, 641
Statements Should be Published, 199*a*
Statistics, Fire Insurance Companies, for 1875, 100*a*
Statistics, Loss, Fire Insurance Without, 357
Steam Power, When Additional, Allowed Without Permission Endorsed, 38
Stearns Brothers, of Boston, Wise Management by, 85
Stedman, Commissioner, and the American National, 371
Stedman, Commissioner, Report of, 307, 353
Steinbuck *vs.* Relief Fire Insurance Company, 93*a*
Stephens & Dow, *vs.* Lycoming Fire Insurance Company, 484
Sterling Fire Insurance Company, Declares Dividend, 483
Sterling Fire Insurance Company, Government Bonds, 328
Stevagen *vs.* Merchants Life Insurance Company, 208
Stever, West, Bad Reputation, 430
Stevison, J. H., Illinois, 202
Stockholders, Duties of, 646, 655
Stockholders Liability, 144, 154*a*
Stock, Subscriptions to, When Used to Get Credit, Must be Considered *bona fide*, 401
Stocks, Insurance, Foreign, 428, 482, 553, 603, 660
Stocks, Insurance in American Companies, Comments of Canadian Papers, 371
Stocks, Insurance, in Boston, 428, 285*a*
Stocks, Insurance, in California, 553
Stocks, Insurance, in Canada, 427, 482, 553, 603, 660
Stocks, Insurance, in Galveston, 428
Stocks, Insurance, in Hartford, 153*a*, 199, 271*a*, 319, 367, 418, 472, 541, 591, 667
Stocks, Insurance, in Louisiana, 553
Stocks, Insurance, in New Jersey, 482
Stocks, Insurance, in New Orleans, 143, 153*a*, 285*a*, 428, 683, 660
Stocks, Insurance, in New York, 37, 97*a*, 152*a*, 205*a*, 282*a*, 326, 372, 375, 426, 428, 480, 549, 553, 602, 603, 659
Stocks, Insurance, in Philadelphia, 37, 97*a*, 152*a*, 205*a*, 285*a*, 326, 376, 428, 553, 603, 660
Stocks, Insurance, in St. Louis, 97*a*, 153*a*, 205*a*, 376, 428, 483, 553, 660
Stocks, Insurance, in Virginia, 376, 482, 553, 603
Stohe, Henry F., Forged Cancellations of Fire Policies, 23
Stoughton, Incendiary Who Fired Barn of, Arrested, 647, 660*a*
Straight & Lyman, Chicago, 95, 153, 328
Strikers, Indications of, 599
Stuart, John M., Elected Second Vice-President, 153
Stupidity and Malice, 279*a*
Stupidity and Malice Answered, 656
Subscriptions, Stockholders Must Pay, 154*a*
Substitutes for Amalgamations, 129
Suffering for the Sins of the Past, 278*a*
Suicide and Life Insurance, 35
Suicide, Complaint Dismissed Because of, 380
Suicide of Insured, is Policy Good, 99*a*
Suicide, Query and Answer in Reference to, 475
Suicide, Suspicion of, 95*a*
Suicide Vitiates Policy, 90
Suicides in Cincinnati, 604
Sun Insurance Company, Cleveland, Elects Officers, 273
Sun Fire Insurance Company, Philadelphia, Chicago Agent, 211, 379, 536
Suppression of Facts, 141
Superintendents, A Timely Example to Insurance, 458
Supreme Court, United States, Elizur Wright on, 653
Supreme Court United States, Important Insurance Cases, 375
Sureties of Agents, Liabilities of, 660, 661
Surplus Law of New York, 15, 91
Surplus Law of New York, Imitated by Minnesota, 281*a*
Surplus Law of New York, Purpose and Origin of, 79
Surrender Value, Query and Answer About Republic Life Insurance Company, 475
Surrender Values—One of the Dangers of the Hour, 638
Surrender Values in Life Insurance, 185, 408, 637, 638, 653
Surrender Values in Ohio, 542
Surrendered Policies, Amount Paid for by —— Company, 471
Susquehanna Mutual Insurance Company, Pennsylvania, Not Good, 542, 596
Sussex Insurance Company, Delaware, Not Good, 542
Sweden and Norway, Report from, 328
Sweden, Building Laws and Insurance Rates in, 279*a*
Swift *vs.* Massachusetts Mutual Life Insurance Company, 38
Syracuse, Water Supply, 42

TARIFF on Elevators Reduced in Chicago, 607
Tarrytown Fire, 146
Tarrytown to Have Water, 485
Taxation in Canada, 426
Taxation in Chicago, 207
Taxation in Chicago Submitted to by Companies, 485
Taxation in Maryland Reduced, 273, 280*a*, 285*a*
Taxation in Ohio, 593
Taxation in Pennsylvania, 206*a*
Taxation in Tennessee, 39
Taxation of Insurance Stock, 96*a*
Tempest in a Teapot, Ira D. Brown, in Weedsport, 281*a*, 315
Temple, T. J., 92, 154, 606*a*
Tennessee Commissioner's, Preliminary Report, 201*a*
Tennessee Letter, 199
Tennessee, Life Insurance, Allusion to, 16
Tennessee, Rates for Fire Insurance, Reduced, 41
Termination of Policy, What is Sufficient for, 376
Teutonia Life Insurance Company, Bismark Bund, *vs.*, 151
Texas, Anonymous Communication from, 606*a*
Texas, Incendiarism in, 275*a*
Texas, Insurance Commissioner, 606*a*
Texas, Legislation, 483
Texas Letter, 275*a*
Texas Mutual Life Insurance Company, Ceases, 211
That Balance Sheet, 471
Thomas, *et al. vs.* Builders Mutual Fire Insurance Company, 208
Thompson, Henry, Death of, 495
Thompson, Late Secretary, Family Presented With $25,000, 211
Throat Disease. Meaning of, 605
Tiffany, E., Arrested, 96
Tiffany, H. S. & Co., Chicago, 273
Tifft, B. E., Virginia, Removed to Philadelphia, 328
Tilden, Governor, Message of, in Relation to Insurance, 87
Timely Example, A, to Insurance Superintendents, 458
Times, New York, Attack on THE SPECTATOR not Approved by Hartford Underwriters, 30
Times, New York, Libel Suits against, Efforts to Obstruct Trial, 203*a*
Tisdale *vs.* Mutual Benefit Life Insurance Company, 98*a*
Title, Transfer of, from Husband to Wife Vitiates Policy, 661
Tobacco, Is Death from, Suicide, 465
Tobey, Senator, Introduces Bill in Legislature, 200
Tobey, Senator, Youngest Bantlings of, 200*a*
Todd *vs.* Ætna Insurance Company, 98*a*
Todd, James P., Sues Washington Fire Insurance Company, 212
Toledo, Ohio, Board of Underwriters Elects Officers, 273
Toledo, Ohio, Fire of Wagon Manufactory, 606*a*
Tontine Dividend Plan, Query and Answer in Reference to, 475
Tontine Insurance, 277*a*
Tooker, W. H., Arrested, 96
Toronto, Agitation for Marine Railway, 556
Touchard, Gustave, 95
Traders Insurance Company, Chicago, Death of Special Agent, 556
Traders Insurance Company, Chicago, Dividend, 95, 430, 606*a*
Traders & Mechanics Insurance Company, Lowell, Boston Agency, 95
Trap, Another Insurance, 604
Travelers Insurance Company *vs.* Savage, 95
Travelers Insurance Company, Hartford, Indiana Agent, 380
Travelers Insurance Company, Hartford, Milwaukee Agent, 54
Travelers Insurance Company, Hartford, Officers of, Purchase Hartford Accident Company, 555
Travelers Insurance Company, Hartford, Semi-Annual Statement, 430
Treadway, George P., & Co., Chicago, 659*a*, 660*a*
Treadway, Geo. P. & Co., Chicago, Remove Offices, 273
Trenton Fire Department Not to be a Paid, 555
Tribilcock, Upton, Receiver, *vs. in re* Great Western Insurance Company, 551
Tribune, Stupidity of, 153*a*
Triumph Insurance Company, Standard Oil Company, *vs.*, 271
Triumph Safety Powder Company Fire, 146
Trout, John Malcolm, Toronto, Death of, 606*a*
Trumbull Insurance Company, Hartford Subscriptions Invited, 319
Trust, Property Held in, 143
Trust Fund Insurance Association and General Agency, San Francisco, Sued *in re* New York Life Insurance Company, 379
Trustees, Responsibilities and Duties of, 58
Tucker, Thomas W., Elected President, 647

UNDERCUTTING, A Remedy for, 515, 582
Undercutting in Cleveland, 591
Undercutting in Milwaukee, 503
Undercutting in St. Louis, 594
Underwriters Agency, Indiana Agent, 380
Underwriters Association of the South, 211
Underwriters and the Centennial Buildings, 654
Underwriters Union, Boston Members Assessed, 327
Unemployed Salesmen, 354
Union Central Life Insurance Company, Cheever *vs.*, 38
Union Central Life Insurance Company, Cincinnati Agencies, 375
Union Central Life Insurance Company, Indiana Agent, 555
Union Central Life Insurance Company, Report of, 153*a*
Union Mutual Insurance Company, Philadelphia, Changed its Name, 554
Union Mutual Life Insurance Company, Moore *vs.*, 377
Union Mutual Life Insurance Company Changes Officers, 328, 472
Union Mutual Life Insurance Company, Charge of Usury, 370
Union Mutual Life Insurance Company, Chicago Financial Agent, 606*a*
Union Mutual Life Insurance Company, Election of John E. DeWitt President, 479
Union Mutual Life Insurance Company, Gossip about New President of, 472
Union Mutual Life Insurance Company, Nebraska Loans, 373
Union Mutual Life Insurance Company, Treasurer Removed, 647
United States Courts, How Cases Can be Removed to, 377
United Fire Association, Pennsylvania, not Good, 542
United States Fire Insurance Company, St. Louis, Chicago Agency, 483
United States Life Insurance Company, Advance *vs.*, 208
United States Life Insurance Company, Evans *vs.*, 605
United States Life Insurance Company Attacked by Strikers, 599
United States Life Insurance Company, Attacks on, 652
United States Life Insurance Company, Cincinnati Agent, 211
United States Life Insurance Company, Eastern Massachusetts Manager, 273
United States Life Insurance Company, Montreal Agency, 430
United States Life Insurance Company, Resolutions on Resignation of President DeWitt, 479
United States Plate Glass Company, Philadelphia, not Complied with Laws of New York, 476
United States Railroad Mutual Life Association Elects Officers, 431
United States Supreme Court on Ante-War Policies, 595
Universal Fire Insurance Company, London, in a Bad Condition, 431
Universal Fire Insurance Company, Pennsylvania, not Good, 542
Universal Life Insurance Company, Slandered by Sheppard Homans, 423
Upton *vs.* Sawyer, 154*a*
Upton, Receiver, *vs.* Tribilcock, *in re* Great Western Insurance Company, 551
Useless Brokers, 582, 638, 643
Useless Life Company, A Very, 321
Useless Life Insurance Companies, 303, 353
Usury, A Case of, 370
Usurious Loans in Nebraska, 328, 377

VACANT Premises? What are, 99*a*, 271, 271*a*
Vail, H. S., Promoted, 431
Van Allen *vs.* Farmers Joint Stock Insurance Company, 661
Van Dyke, Milwaukee, Married, 368
Van Schaick, A. G., Chicago, 273
Vaughan, Franklin Fire Insurance Company *vs.*, 604.
Verbal Agreement, Effect of, 280*a*
Vermont, Legislation, in, 658
Vermont, Losses of Hartford Companies in, 141
Vermont Life Insurance Company Elects President and Takes New Departure, 379
Vermont Life Insurance Company, Western Agency, 483, 607
Vessels, Overloading, 466
Vessels Unseaworthy at Milwaukee, 367
Vincent, W. H., Death of, 153

Virginia Fire and Marine Insurance Company, Special Agent, 555

WAGNER, John H., South Carolina, Death of, 556
Wailes, Commissioner, Death of, 145
Wailes, Commissioner, Report of, 23
Wailes, Commissioner, Success of Efforts of, 280*a*
Waiver, Why Jury May Determine Question of, 98*a*
Waiver by Parole, 154*a*
Waiver, Doctrine of, 661
Waiver of Payment of Premiums, 660
Walford, Cornelius, 134, 206, 214, 550, 590
Walker, A. R., Brooklyn, 560*a*
Walker, George, Elected Vice-President Gold and Stock Telegraph Company, 546
Walker, George, Letter from, 596
Walker, Hundley & Carrington, Lawyers, 484
Walker, Sidney P., Chicago, 95
Walker, Sidney P., Chicago, Arrested and Held to Bail, 424
Walker & Boyd, Atlanta, Georgia, 41
Wallace, William, M., Providence, 484
Waller, R. A., Chicago, 483, 606*a*
Wallers *vs.* Andes Insurance Company, 154*a*
War, Life Policies Lapsed During, 37, 99*a*, 286*a*
War Risk Claims, 214*a*
Warbrick & Case, New York, 379
Warfield, E. A., Chicago, 605*a*
Warranties Defined, 271
Warranty, Breach of, 154*a*
Warranty in Application, When Material, 207, 208
Warranty of Answers, Construction of as to Disease, 38
Warren, William, Chicago, 274
Washburn, Henry S., President, Resigns, 479
Washburn, Thomas, Arrested, 96
Washington, Fires in, 659
Washington Fire Insurance Company Sued by James P. Todd, 212
Washington Fire Insurance Company, Plainfield, New Jersey, Paying Up Capital, 273
Washington Fire and Marine Insurance Company, of Boston, Dropped from National Board, 28
Washington Life Insurance Company Attacked by Strikers, 599
Washington Marine Insurance Company, Boston, Increase of Capital, 317
Washington Wildcats, 203
Waste, An Unnecessary, in Life Insurance, 242
Watertown Fire Insurance Companies Suffer no Loss by Failure of Security Bank, 273
Watertown Fire Insurance Company Elects Officers, 274
Watertown Fire Insurance Company, Illinois Agent, 484
Watertown Fire Insurance Company, New York Agents, 328
Water Supply, New York, 537, 601, 655
Watkins, L. A., Robbed by Tramps, 555
Webb, William A., Nashville, Appointed Special Agent, 212
Webb, William A., Resigns Secretaryship, 211
Webster, Thomas H., Chicago, Arrested and held to Bail, 424
Weed *vs.* Mutual Benefit Life Insurance Company, 99*a*, 380, 661
Weed, Smith M., Nominated Insurance Superintendent, 281*a*
Weeks, C. B., Illinois, 273, 556
Weeks & Agnew, Chicago, Remove Offices, 273
Wehle, Theodore, New York Agent for German Insurance Company, Baltimore, 273
Weight and Mortality, 183
Welch, Superintendent, Report of, 82, 207, 362, 470
Wells, Daniel H., Promoted, 554, 590
West *et al.*, *vs.* Citizens Insurance Company, 209, 661
West, B. D., Secretary, Resigns, 430
West Douglas, New Orleans, 607
West, S. C., Milwaukee, Member of firm of Ogden, Hathaway & Co., 541
West Troy, Precautions Against Incendiarism, 483, 556
West Virginia Company, A New, 376
West Virginia Wild Cats, 203
Westchester Fire Insurance Company, Bush *vs.*, 151
Westchester Fire Insurance Company, Meade *et al. vs.*, 605
Westchester Fire Insurance Company, Boston, Agent, 417
Westchester Fire Insurance Company, Criticised for Paying Loss, 153
Westchester Fire Insurance Company, Increase of Capital, 211
Western Assurance Company, of Toronto, Nova Scotia Branch Established, 659*a*
Western Assurance Company of Toronto, Policy Not Delivered, 28
Western New York Life Insurance Company *vs.* Clinton *et al.*, 660
Western Texas Fire Insurance Company, San Antonio, Retired, 327
Westminster Abbey Guarded Against Fire, 484
Wetherell, W. H., Chicago Insurance and Assessment, 211
Whaling, Wm. J., Paper on Rates and Rating, 409
Wharton, Riddle & Co., Terre Haute, Indiana, 380
What is Life Insurance? 19
Wheeler *vs.* Connecticut Mutual Life Insurance Company, 376
Whipp, Frank H., Milwaukee, 88, 211, 273*a*
White, Samuel H., Elected Director, 430
Whitehead, J. B., St. Louis, 659*a*
Whiting, J. H. C., Philadelphia, Issues Chart, 328
Whiting, William D., Actuary, Resigns, 554
Whiting, William D., Lawyer, 606*a*
Whitney Norman, 89
Whiton & Tredick, New York, 606*a*
Widows and Orphans Fund Life Insurance Company, Nashville, Suspended by Commissioner, 273
Widows and Orphans Life Insurance Company, 624
Widows Entitled to Benefit of Fire Policy, 151
Wife, Right of, to Assign Policy, 30
Wife's Policy, Judge Palmer on Assignment of, 325
Wife's or Child's Interest, Assigment of, 149
Wife's Policy Not Assignable, 98*a*
Wildcats in New Jersey, 42
Wildcats in New Orleans, 203
Wiggin, E. R., Hartford, 280*a*, 484
Will, Policy May be Conveyed by, 377
Williams *vs.* Corson, 377
Williams, W. B., the Public Warned, 42
Williamsburg City Fire Insurance Company, Not Out of New Orleans, 276*a*
Williamsburg City Fire Insurance Company Sued by Michael Keefe, 212
Willis, C. T., Death of, 41
Wilmarth, A. F., Elected Vice-President Provident Savings Life, 430
Wilmarth, Vice-President, a Pioneer, 599
Wilson, John O., Chicago, 660*a*
Wilson, President, Address of, at Chicago, 599
Wilson & Redfield, Chicago, Dissolved, 554
Wilson & Redfield, Chicago, Removed Offices, 273
Winans *vs.* Allemania Insurance Company, 154*a*
Wind Currents, Committee on, Report Little Progress, 600
Winnesheik Insurance Company, Chicago, Contributors to Guarantee Fund of, to be Assessed, 274
Winslow, E. D., Insurance of, 96*a*
Winslow, Norris, Watertown, 273
Winslow's House Probably Set on Fire, 211
Wires, R. S., Circus Agent, 199
Wirten, William, Hartford, Elected Director, 431
Wisconsin, Insurance in, 517
Wisconsin, Law of, Declared Unconstitutional, 97*a*
Wisconsin Law Prohibiting Removal of Cases to Federal Courts, 473, 593
Wisconsin State Board of Health Appointed, 420
Wisconsin, Tax on Insurance in, 148
Withdrawals, The Recent, from the National Board, 651
Witkowsky & Affeld, Chicago, 273
Wolff *vs.* Connecticut Mutual Life Insurance Company, 423
Wolff, D., President, Resigns, 484
Women and Life Insurance, 586
Wood *vs.* Firemens Insurance Company, Boston, 366
Wood, W. G., Chicago, Removed Office, 273
Woodhaven, Fire at, 153*a*
Woods, L. T., St. Louis, 328
Woods & Kennett, St. Louis, 320, 420
Woolen, William W., Elected Secretary, 484
Wooster, Ohio, Waterworks Completed, 379
World Mutual Life Insurance Company, Ryan, *vs.*, 38
World Mutual Life Insurance Company, Shultz, *vs.*, 154*a*
Worthington *vs.* Charter Oak Life Insurance Company, 37
Wright, Elizur, Family Bank, 86, 128, 270
Wright, Elizur, on Supreme Court of the United States, 653
Wright *vs.* Equitable Life Assurance Society, 151, 207
Wright, Schott *vs.*, 271

XIMENEZ, F., of West Indies, visits New York, 552

YEAKLE, C. Clay, Death of, 153
Young Ladies Fire Brigade, 466
Young, Martin V. B., Death of, 556
Young & Tolles, Great Falls, New Hampshire, 327